

November 13, 2019

US Bankruptcy Case 19-42329

RE: Objection to relief of stay

#34

I request debtor protection from the court, and an investigation to the amounts actually owed due to time barred debt collection (Edmundson), auction price only reflecting amount owed to bank pre-filing (Klem vs QLS) and charges not allowed due to home retention (Jordan v Nationstar).

Paperwork and documents filed with this objection reflect the change of principal balance and last payment date made by CHASE June 2018. I seek clarification to the charges "disallowed" but not specified making charges in the Corporate Advance Account unable to be reconciled.

The amount represented in value on my filed schedules for home values was taken from the Auction.com/Zillow.com real estate posting stating my home auctioning with an opening bid of what was owed on the property, had a resale value of the declared value amount in my schedules. I took this from the auction site QLS retained, it was their information. Now they are stating the property at 1627 6th Ave SW Puyallup WA 98371 is only valued at \$285,000.

For over a year now, since March 2018, I have been asking CHASE and QLS to provide me with clarification of debts written off. I was informed it looked as though CHASE who did not have to, was writing off some charges which MAY be time barred. Per Edmundson, the payments, fees, and other charges not collected on within six years of their individual occurrence, may well be time barred and I ask for consideration prior to selling my home at the current purported amount due, and a reasonable look at what is actually due after all time barred and disallowed (Jordan v Nationstar) debt are eradicated.

2003-2008 saw me in a Chapter 13. Trustee Howe's office kept in communication with me. Brandi Butler confirmed two payments I made to the court were not applied by then Washington Mutual. That led to legal action from the legal representatives for Washington Mutual for a relief of stay. It was denied. I ask for verification those legal charges are removed from my loan balance due.

I ask for verification interest on removed, to be removed, or disallowed charges also be provided as not a part of my principal balance due or other fees due.

My principal balance has changed from all previous foreclosure filings without explanation from CHASE or QLS. NWTS who is now in receivership, and was a part or RCO (Routh Crabtree Olsen) was found to have illegally foreclosed on US Veterans by the DOJ. I ask any NWTS fees and charges also be reviewed for collection on my mortgage.

I ask for the opportunity to either have the opportunity to pay off the debt with a private loan, or sell the home myself. I have never been adverse to selling the home as I need the equity to

survive at this point in my life, it is the only asset I truly have after assisting my mother with eight strokes who lost her home to foreclosure via NWTs in 2015. I also have epilepsy myself and the stress, and the lack of work due to trying to keep a home and not being able to find a job with the uncertainty of my living situation, my mother's health, and now needing to represent myself, has created a chaotic vicious circle. I need closure, but with as much equity in pocket as possible, and not eaten by realtor fees or other administrative costs.

Trustee Budsberg has asked to continue the hearing. If he needs thirty days to assess the fees on the mortgage payoff, I am amenable to a continuation. Otherwise, please simply stop the stay, and disallow a sale by Trustee Budsberg until a payoff balance is arrived at and an opportunity to provide payoff via private loan is allowed to me, Ericka A. Michal

I have been told by Lynda Carpenter, Trustee Budsberg's administrative assistant never to call her office again as she would only speak to an attorney if I have one, not to me. I am Pro Se and simply need to know procedural answers such as "may I sell my Chevy Impala now" or "can you provide me the procedure to payoff my loan via the Trustee".

I only ever sought protection. I never thought my equity may be seen as a coin purse with a hole in it awaiting the first fee to claim it. Please assist me in retaining my equity. It is crucial to my future survival.

Very respectfully,

Ericka A. Michal




1942329 Michal, Ericka 1627 6th Ave SW Puyallup

Inbox

Fri, Sep 13, 9:

Kai Rainey <kai@ssapprovals.com>
to me, Admin, Jason

Ms. Michal,

 I am the broker the trustee has court appointed to work with you to sell the property referenced above. My team works solely with bankruptcy trustees, and we have sold over 1500 years. It's my understanding you may have some additional claims against one or more of the lending institutions involved with your mortgage, and I'll try to be as helpful to you as I can. Since we are up against a bit of a clock, what's the soonest you can be prepared for a professional photo shoot of the home? My marketing partner, Jason Ferrando, is copied on this email to install the keybox and deal with any interested buyers who contact us directly. Jason's direct line is 425-319-1771. After we've viewed it, we will be able to get a better idea about the value. I'll work with you to get the highest price possible for your property. Feel free to let me know if you have any questions.

Kai Rainey, Managing BrokerPlease copy Admin@ssapprovals.com on all transaction correspondence for fastest response.**RE/MAX Eastside Brokers**Team Manager: Kai Rainey, CDPE / Email: kai@ssapprovals.com (206) 681-9670

General Phone: (206) 681-9670 || Fax: (206) 299-3131

The two missing payments were after you filed, so WAMU needs to find these payments and apply them to your account as a regular monthly mortgage payment, therefore leaves arrears as is.

The calculation provided to me (attached) shows all payments received and applied with the exception of the two payments of \$1536.00 (3072.00 total); so WAMU just needs to apply these payments and your loan will be correct, including the principal amount owed.

Maybe the attached will help. I have underlined all the correct payments up to the date the two payments were not applied.

Brandi Butler
Office of David M. Howe
Chapter 13 Trustee, Tacoma
1551 Broadway Ste 600
Tacoma WA 98402
Phone: 253-572-6600 ext 108
Fax: 253-627-2978

*Please note new email address for pre 341 meeting documents:

ecfcomputer@chapter13tacoma.org also;

* Tracy can be reached at tbecker@chapter13tacoma.org and via phone @ 253-320-9258

-----Original Message-----

From: ERICKA MICHAL [<mailto:cheerfule@msn.com>]
Sent: Tuesday, October 09, 2007 1:38 PM
To: Brandi Butler
Subject: Re: WAMU

Thank you for the information. I guess then, my question would need to be if WAMU has been claiming all along that these missing payments were due, and tacked on extra to arrearages that currently show as due, or did you (the Trustee's office) always figure them into the paid status, and it leaves the arrearages unchanged per your calculations, and has nothing to do with WAMU?

Ericka

----- Original Message -----

From: Brandi Butler <<mailto:bbutler@chapter13tacoma.org>>
To: ERICKA MICHAL <<mailto:cheerfule@msn.com>>
Sent: Tuesday, October 09, 2007 12:53 PM
Subject: RE: WAMU

The two missing payments are from 11/12/04 - 02/11/05; WAMU shows receipt of 2 payments however our office has disbursed 4 payments in the amount of 1536.00 and this would have been applied to the post filing debt; not the prior to filing arrears; therefore it will not be applied to your arrears.

Yes we have received your payment of \$2400.00; it was received on 10/05.

Brandi Butler
Office of David M. Howe
Chapter 13 Trustee, Tacoma
1551 Broadway Ste 600
Tacoma WA 98402
Phone: 253-572-6600 ext 108
Fax: 253-627-2978

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ecfcomputer@chapter13tacoma.org also;
* Tracy can be reached at tbecker@chapter13tacoma.org and via phone @
253-320-9258

-----Original Message-----

From: ERICKA MICHAL [<mailto:cheerfule@msn.com>]
Sent: Tuesday, October 09, 2007 12:33 PM
To: Brandi Butler
Subject: Re: WAMU

Thank you for your research. Are the two payments of \$1536 from a while back? Will that lower the amount of arrears debt owed, or is the amount on the arrears debt the Trustee's office number, or WAMU's number?

You did also receive my recent payment of \$2400, correct?

Ericka

----- Original Message -----

From: Brandi Butler <<mailto:bbutler@chapter13tacoma.org>>
To: ERICKA MICHAL <<mailto:cheerfule@msn.com>>

Sent: Tuesday, October 09, 2007 12:27 PM
Subject: WAMU

Hello Ericka,

I received the payment ledger from WAMU and found that they are missing two payments of \$1536.00, therefore I have sent an email back to

Kristin who works for WAMU's attorneys and she will get me updated

information after her & WAMU review our payment disbursements again.

Besides the missing payments everything else looks right.

Also, after reading your original email dated 9/6/07, the payment of \$2400.00 that you are referring to came to our office as a

plan payment. The entire \$2400.00 is not sent directly to your mortgage

company as our office always keeps 15.00 on hand, plus the Trustee takes

out a percentage for disbursing monthly therefore when you remit \$2400.00 to our office only \$2284 (aprox.) is disbursed monthly.

Also

regarding your conversation with Benita in the bankruptcy dept.;

Benita

is correct in that WAMU does not split pre & post debt owing.

Our

office splits the claim, not WAMU as they do not have the capability to

do this. Sorry about that confusion as I caused that.

Any questions, email me; otherwise I will send you the updated information as soon as I receive it. One month later we're almost

there!! :-)

Brandi Butler

Office of David M. Howe

Chapter 13 Trustee, Tacoma

1551 Broadway Ste 600

Tacoma WA 98402

Phone: 253-572-6600 ext 108

Fax: 253-627-2978

*Please note new email address for pre 341 meeting documents:

ecfcomputer@chapter13tacoma.org also;

* Tracy can be reached at tbecker@chapter13tacoma.org

<<mailto:tbecker@chapter13tacoma.org>> and via phone @
253-320-9258

Case (Mail Code OH4-7144)
P.O. Box 183216
Columbus, OH 43218-3216



September 26, 2017



015356 - 1 of 4 NSP0GMC5-Z1 V540387. 000000000000

ERICKA MICHAL
1627 6TH AVE SW
PUYALLUP, WA 98371

*\$100.00 check
mailed out as
apology for
mismanaging my account*

We've enclosed a check for your mortgage loan

Account Ending In: 2583
Property Address: 1627 6th Ave Sw
Puyallup, WA 98371

Dear Ericka Michal:

We found that we may have made an error that could have extended the document collection period during our review of your application for mortgage assistance. We've enclosed a check for \$100 as compensation.

Year-end tax information: We'll send you Form 1099-MISC (Miscellaneous Income) or Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) for tax year 2017, if required by the IRS. If you have questions about how this affects your tax return, please contact your tax advisor.

We sincerely apologize for not providing you with the level of service you expect from us.

This letter is for your information only—no action is required on your part. If your account is in active foreclosure or foreclosure was previously completed on your account, this letter does not in any way change that, or affect the status of the foreclosure.

If you have questions, please call us at one of the numbers below Monday through Friday from 8 a.m. to midnight and Saturday from 8 a.m. to 8 p.m. Eastern Time.

Sincerely,

Steve Brooks
Executive Director
1-800-848-9136
1-800-582-0542 TTY



271401503102000027000100000000

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198. B32196354

Enclosed:

- Check
- Mortgage Assistance Offer Letter

With respect to the enclosed compensation check, you must comply with your duties under applicable law, including duties as a debtor or former debtor in a bankruptcy case.

Important Legal Information

Information about bankruptcy filings

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.



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HL007



September 26, 2017

ERICKA MICHAL
1627 6TH AVE SW
PUYALLUP, WA 98371



271401503102000027000200000000

You requested mortgage assistance in the past and are invited to re-apply if you still need help

Account Ending In: 2583
Property Address: 1627 6th Ave Sw
Puyallup, WA 98371

Dear Ericka Michal:

We're the servicer of your mortgage and we're here and ready to help you find a mortgage assistance solution

If you're having trouble making your mortgage payments, we're here to help you find a mortgage assistance solution. The sooner you send us your documents, the more quickly we can find out if you're eligible for one of the mortgage assistance options explained in this letter.

You have dedicated support to help you through the mortgage assistance process

If you aren't already working with a Relationship Manager, we'll assign one to your loan. He or she will be dedicated to helping you with whatever you need as we work together to find the best option for you. Your Relationship Manager and his or her teammates will also provide updates and remind you about important deadlines. You can call your Relationship Manager or his or her teammates if you have questions about your options or about the forms and documents we've requested.

Please continue to make your monthly mortgage payments by your due date while we're reviewing your request for assistance. If you have other mortgage loans or liens that we don't service, you should contact that servicer to find out if you're eligible for assistance for those accounts.

If your loan is past due, your request for mortgage assistance may not stop the foreclosure process or sale. Do not ignore any notices you receive.

If you qualify for assistance, no foreclosure sale will take place as long as you follow the requirements of the assistance program. In addition, if you qualify for assistance and have not been referred to foreclosure, we will not refer you to foreclosure.

There are no fees as part of any of these programs.

Modification

Overview: A modification is a change to the terms of your mortgage loan and may lower the monthly payment amount or interest rate. If you're approved, you'll no longer be eligible to receive any incentives you may have qualified for as part of an earlier HAMP modification, even if you don't receive a final modification.

Benefit: This option permanently changes the mortgage loan and may make your payments or terms of the loan more affordable.



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Reinstatement

Overview: Pay the total amount owed in one lump sum payment by a specific date. This may follow a forbearance plan, which is described below.

Benefit: Allows you to avoid foreclosure by bringing the mortgage loan up to date if you can show that you'll have enough funds available by a specific date.

Repayment Plan

Overview: Catch up on payments by adding a portion of them to your regular payments over an extended period of time. This means your monthly payments will be higher than normal as part of a repayment plan. You may be required to make an initial down payment (or contribution) to get started. **Benefit:** Allows you time to catch up on payments over a specific period of time.

Forbearance Plan

Overview: Make reduced mortgage payments or stop making payments for a specific period of time.

Benefit: Allows you time to improve your financial situation.

Federal Housing Administration (FHA)-Home Affordable Modification Program Partial Claim (available only on FHA-insured loans)

Overview: Advances a portion of the Federal Housing Administration's insurance policy on your loan to bring it up to date.

Benefit: Brings your loan up to date by creating an interest-free subordinate mortgage/lien on your property for the amount of the advance. You won't have to repay it until you pay off your loan or sell the home.

Short Sale

Overview: Sell the property for less than the balance remaining on your mortgage. You may be required to make a cash contribution and/or execute a promissory note if you're eligible for and accept this option.

Benefit: Allows you to move out of the property and avoid foreclosure. In some cases, relocation assistance may be available.

Deed-in-Lieu of Foreclosure

Overview: Transfer the ownership of the property to us. You may be required to make a cash contribution and/or execute a promissory note if you're eligible for and accept this option.

Benefit: Allows you to move out of the property and avoid foreclosure. In some cases, relocation assistance may be available.

If you have questions, please call us at one of the numbers below Monday through Friday from 8 a.m. to 10 p.m. Eastern Time. R32198356

Sincerely,

Chase
1-855-217-8966
1-800-582-0542 TTY

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando 1-855-217-8966, de lunes a viernes de 8 a.m. a 10 p.m., hora del Este.

Important Legal Information

Information about bankruptcy filings

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

Here's where to look for more help

You can call or visit the website of the U.S. Department of Housing and Urban Development or U.S. Department of the Treasury-sponsored HOPE Hotline Number to get free assistance from a Housing and Urban Development approved nonprofit counselor or in understanding this letter.

U.S. Department of Housing and Urban
Development Telephone Number: 1-800-569-4287
Website: hud.gov/offices/hsg/sfh/hcc/fc/

HOPE NOW
Telephone Number: 1-888-995-HOPE (1-888-995-4673)
Website: HopeNow.com

Information for Servicemembers and their dependents

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.



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Customer Service 1-800-848-9380
 Includes 24/7 Automated Response
 Monday - Thursday 8 a.m. - midnight (ET)
 Friday 8 a.m. - 10 p.m. (ET)
 Saturday 8 a.m. - 5 p.m. (ET)
 Hearing Impaired Service (TTY) 1-800-582-0542



15185 MWD Z 06718 C - BRE TI
 ERICKA A MICHAL
 1627 6TH AVE SW
 PUYALLUP WA 98371-5627

Mortgage Loan Statement

Loan Number 0012492583
 Statement Date 03/08/2018
 Property Address 1627 6th Ave SW
 Puyallup, WA 98371

Total Amount \$1,133.51

Explanation of Payment Amount

Principal \$223.18
 Interest \$526.37
 Escrow Payment (Taxes and/or Insurance) \$383.96

Monthly Payment \$1,133.51

*Lowered on
 6/13/18 to
 \$127,199.64*

Loan Overview (as of 03/08/2018)

Original Principal Balance	\$113,044.00
Unpaid Principal Balance	\$130,070.92
Capitalized Interest Balance	\$11,433.41
Interest Rate	5.50000%
Escrow Balance	(\$27,327.67)
Unapplied Balance	\$16.40
Corporate Advance Balance	\$11,646.77

Your Unpaid Principal Balance is not a payoff quote. Learn more about the payoff process by calling the phone number at the top of this statement.

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$16.40
Total	\$0.00	\$16.40

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
02/13/2018	INSPECTION COSTS					\$15.00	
03/02/2018	MORTGAGE INSURANCE PAID				\$26.74		
03/07/2018	FORECLOSURE ATTORNEY COST					\$250.00	

Important Messages

The Corporate Advance Balance may include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

Please refer to the bankruptcy information in this statement for more information relating to your case.

Your 2017 IRS Form 1098 (Mortgage Interest Statement) is available, if applicable, at chase.com/TaxStatement. Most accounts can be viewed online.



Chase
6716 Grade Lane
Building 9, Suite 910
Attn: P.O. Box 9001871
Louisville, KY 40213-1407

You have the right to dispute the accuracy of the credit information reported by writing to us at the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Information

There are multiple ways you can make your monthly payment:

- **Automatic payments** - Sign up for automatic payments at chase.com/BillPay so you won't have to worry about making your mortgage payments on time.
- **Chase MobileSM app** - Make your mortgage payment directly from your smartphone. Visit chase.com/mobile to download the Chase Mobile app. Message and data rates may apply.
- **Chase OnlineSM Bill Pay** - Log in to chase.com to schedule a payment with no service charge.
- **Pay by phone** - Call 1-800-848-9380 to use our free automated service and authorize a one-time deduction from your bank account.
- **By mail or in person** - Mail your payment or stop by any Chase branch. Remember to include the payment coupon from your statement.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

Loan Payoff Information

The Unpaid Principal Balance on your statement is not a payoff quote. Payoff quotes are available by logging into your account on chase.com. You can also request a quote anytime through our 24-hour automated phone service by calling 1-877-505-2894.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Important Mortgage Insurance Information (MIP)

If your FHA loan was originated on or after January 1, 2001, and has an FHA Case Number Assignment Date BEFORE June 3, 2013, you may be eligible for the waiver of your mortgage insurance premium (MIP) when the loan-to-value (LTV = loan amount/value of collateral) ratio reaches 78 percent of the original value, based on your original amortization schedule of the loan.

Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287, the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/fc/. These HUD-approved housing counseling agencies found on HUD.gov can also help you with your household budgeting at no charge.

Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) business days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.

AUTHORIZATION TO CONVERT YOUR CHECK TO AN ELECTRONIC TRANSFER DEBIT: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payments. You may not receive your check back from your institution.



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**Bankruptcy Information**

Loan Number	0012492583
Statement Date	03/08/2018
Property Address	1627 6th Ave SW Puyallup, WA 98371

ERICKA A MICHAL
1627 6TH AVE SW
PUYALLUP WA 98371-5627

ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY**Account Information**

Bankruptcy Chapter:	7
Contractual Due Date (For Informational Purposes Only)	08/01/2011
Interest Rate	5.50000%
Late Charge Fee (per month)	\$29.98
Original Maturity Date	04/2040
Current Principal Balance ¹	\$130,070.92
Current Escrow Balance	(\$27,327.67)

¹This is your Principal Balance only, not the amount required to pay your loan in full.

Year-To-Date Payments

Principal	\$0.00
Interest	\$0.00
Unapplied Funds	\$16.40
Total	\$16.40

Contact Information

Bankruptcy Customer Service: 1-800-848-9380

Send correspondence only to:

Chase Records Center
Attn: Correspondence Mail
Mail Code LA4-5555
700 Kansas Lane
Monroe, LA 71203

Send overnight payments only to:

Chase
3415 Vision Drive
Mail Code OH4-7133
Columbus, OH 43219

Important Messages

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

If you do not wish to receive this monthly Information Statement in the future, or if you have any questions regarding this mortgage/deed of trust account, please call 1-800-848-9380.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼

00000124925835 333000 00113351 00116349 00113351 00006



11/13/19 15:12:35 11/13/19 15:12:35

Has your mailing address or phone number changed?

If so, please update your information online at chase.com, where you can also view your recent account activity. Alternatively, you may check the box on the front of this payment coupon and fill in the correct information below.

When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Customer Name _____

()
Customer Cell Phone _____

Customer Name _____

()
Customer Cell Phone _____

Street Address _____

()
Home Phone _____

Street Address _____

()
Business Phone _____

City _____ State _____

ZIP _____



Mail Code OH4-7399
PO BOX 182613
Columbus, OH 43218

Statement date 08/08/2019

Next payment date	Next payment amount
09/01/2019	\$92,381.68



42330 MWD Z 22018 C - BRE
ERICKA A MICHAL
1627 6TH AVE SW
PUYALLUP WA 98371-5627

We are providing more details for customers who have filed for bankruptcy, including those discharged of personal liability. We may also show if someone with interest in the property has filed bankruptcy.

Mortgage information

Account number	0012492583
Property address	1627 6th Ave SW Puyallup, WA 98371
Original principal balance	\$113,044.00
Unpaid principal balance ¹	\$127,199.64
Capitalized interest balance	\$11,433.41
Maturity date	04/2040
Interest rate	5.50000%
Escrow balance	(\$29,240.00)
Unapplied funds	\$16.40
Corporate advance balance	\$14,938.75
Bankruptcy status: 7	ACTIVE

Past payments breakdown

	Paid since last statement	Paid year-to-date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total unapplied funds	\$0.00	\$16.40
Total	\$0.00	\$16.40

Explanation of payment amount

Principal	\$241.22
Interest	\$508.33
Escrow	\$337.21
Regular monthly payment	\$1,086.76
Prior fees/charges	\$0.00
New fees/charges	\$0.00
Total unpaid as of 08/08/2019	\$91,294.92
Total payment amount	\$92,381.68

lowered 6/13/18
Please see
page 3 - ESCROW overage

Resources

Call customer service 1-866-243-5851 (24/7 automated line)
Monday - Friday 7 a.m. - 6 p.m. (CST)

Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198 o visita www.chase.com/Statement

Important bankruptcy and account information

Our records show that you are currently a debtor in bankruptcy, or were one in the past for which your personal liability for the mortgage loan was discharged. If neither of those are true, there may be someone with an interest in the property who has filed for bankruptcy. We are sending this statement to you for informational purposes only.

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

More Important Messages on inside pages.

Please note: This statement is not a request for payment. It is for informational purposes only.
However, if you elect to make a payment, you may use the coupon below.

00000124925835 333000 00108676 00111674 00108676 00000

Transaction activity

Transaction date	Description	Total received	Principal	Interest	Escrow	Fees	Unapplied funds
07/15/2019	HOMEOWNERS INSURANCE PAID				\$889.26		
08/02/2019	MORTGAGE INSURANCE PAID				\$24.91		

Contact Information and Disclosures

For all of our ways to contact us, please visit www.chase.com/Mortgage-Contact-Us

Customer Service Inquiries

Chase
Mail Code LA4-6475
700 Kansas Lane
Monroe, LA 71203

Designated Address for Notices of Error, Information Requests, and Qualified Written Requests

Chase
Mail Code LA4-6911
700 Kansas Lane
Monroe, LA 71203-4774

Insurance Policies & Bills

Chase
P.O. Box 100564
Florence, SC 29502-0564
Telephone: 1-877-530-8951
Fax: 1-878-475-8799
www.MyCoverageInfo.com
(use PIN CM156 when prompted)

Overnight Payment

Chase
6716 Grade Lane
Building 9, Suite 910
Attn: P.O. Box 9001871
Louisville, KY 40213-1407

Account Information Reported to Credit Bureau

We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Home Lending, Mail Code LA4-6945, 700 Kansas Lane, Monroe, LA 71203.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

¹ Loan Payoff Information

Your Unpaid Principal Balance is not a payoff quote. Learn more about the payoff process by calling the phone number in the Resources of this statement.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Important Mortgage Insurance Information (MIP)

If your FHA loan was originated on or after January 1, 2001, and has an FHA Case Number Assignment Date BEFORE June 3, 2013, you may be eligible for the waiver of your mortgage insurance premium (MIP) when the loan-to-value (LTV = loan amount/value of collateral) ratio reaches 78 percent of the original value, based on your original amortization schedule of the loan.

Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287, or the U.S. Department of the Treasury-sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) to get free assistance, or visit www.HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at www.hud.gov/offices/hsg/sth/hcc/fo. These HUD-approved housing counseling agencies found on www.HUD.gov can also help you with your household budgeting at no charge.

Automatic payment enrollment form

1 Please debit my:

☐ Checking Account ☐ Savings Account

\$1,086.76

Amount Due¹

0012492583

Mortgage Account Number

2

Financial Institution

Account Holder Name

\$

Routing Number

Account Number

Additional Principal per Month (optional)

3 Day of the month we should withdraw your payment:

We'll withdraw your payment on the due date if you leave this blank.

Please allow 10 business days for setup; continue making your payment until you receive confirmation ACH has been setup.

4

Signature of Financial Institution Account Holder

Date

Enroll for free automatic payments by checking the box on the front and mailing in this form in the envelope provided. Learn more at www.chase.com/waysstopay

Locate your account and routing number on your check.

YOUR NAME 1234 your street city, state 12345		1234
		\$
CHASE		
MEMO		
123456789	987654321	1234
routing number	checking account number	check number

Delinquency information

Important notice

You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-9380 so we can help you apply for options that may allow you to stay in your home, such as a repayment plan, forbearance plan or loan modification, or otherwise avoid foreclosure through a short sale or deed-in-lieu of foreclosure. You can find more information on our loss mitigation options and application process at www.chase.com

Amount to bring current

As of 08/08/2019, \$92,381.68 is required to bring your loan current.

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

Summary of most recent missed payments

Missed payment date	Amount remaining unpaid
03/01/2019	\$1,182.97
04/01/2019	\$1,182.97
05/01/2019	\$1,182.97
06/01/2019	\$1,182.97
07/01/2019	\$1,182.97
08/01/2019	\$1,086.76

Other resources

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287, the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) to get free assistance, or visit www.HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at www.hud.gov/offices/hsg/sfh/hcc/fc/. These HUD-approved housing counseling agencies found on www.HUD.gov can also help you with your household budgeting at no charge.

Equal credit opportunity act notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20006.

Important notice to servicemembers and their dependents

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.



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Chase (Mail Code OH4-7302)
P.O. Box 183222
Columbus, OH 43218-3222



May 09, 2019

Ericka A. Michal
1627 6th Ave SW
Puyallup, WA 98371-5627

We've enclosed the document(s) you requested

Account: 0012492583
Property Address: 1627 6th Ave SW
Puyallup, WA 98371-0000

Dear Ericka A. Michal:

Thank you for contacting us about this mortgage account. We've enclosed the documents you requested.

If you have questions, please call us or visit chase.com. We value our relationship with you and are happy to help with all your banking needs.

Sincerely,

A handwritten signature in black ink that reads "Steve Brooks".

Steve Brooks
Executive Director
Chase
1-800-848-9136
chase.com

Enclosures

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198.

CR31378
CC116

PAYOFF PROCEDURE DISCLOSURE

Thursday, May 09, 2019

ERICKA A MICHAL

1627 6TH AVE SW
PUYALLUP, WA 98371-0000

Account Number: 12492583
FHA Case Number: 561-679496 9

This is in reply to your Thursday, May 09, 2019 inquiry/request for payoff figures or offer to tender an amount to prepay in full your FHA-insured mortgage which this company is servicing.

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of your mortgage.

Chase will:

- ☐ Accept the full prepayment amount whenever it is paid and collect interest only to the date of that payment
- ☒ Only accept the prepayment on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date prepayment is received
- ☐ Require at least 30 days prior written notice of your intent to prepay the mortgage (for mortgages insured prior to August 2, 1985). We consider that the 30-day written notice has not yet been complied with. **NOTICE MUST BE IN WRITING**
- ☐ Consider that we have received notice of your intended prepayment and the 30-day notice began to run on Thursday, May 09, 2019

NOTE: Because your loan provides for the collection of interest through the end of the calendar month in which your prepayment is received, it is to your advantage to ensure that the prepayment reaches us as close to the end of the month as possible, but no later than the first work day of the month.

If you have questions regarding this notice, please contact Chase Customer Service at one of the numbers below.

Sincerely,

Chase
1-800-848-9136
1-800-582-0542 TTY
chase.com

Attachment: Payoff Statement

Chase
P.O. Box 183222
Columbus, OH 43218-3222



**Payoff
quote generated
3:40:17**

Thursday, May 09, 2019

ERICKA A MICHAL
1627 6TH AVE SW
PUYALLUP, WA 98371-5627

Here's your payoff quote for your loan

Account: 12492583
FHA Case Number: 561-679496 9
Property Address: 1627 6TH AVE SW
PUYALLUP, WA 98371-0000

Dear Mortgagor(s):

We've enclosed your free payoff quote and important information about paying off your mortgage. We're sending you this quote because it was requested on your behalf, you requested it, or your payoff amount changed.

The total amount due to pay off this loan is \$216,587.41, which is good through 05-31-19. If this date falls on a holiday or a non-working day, we'll consider the payment on time if made by 6 p.m. Eastern Time the next business day unless a foreclosure sale is scheduled for an earlier time. Please see the table below for details about the payoff amount:

Your payoff quote		
Unpaid principal balance		\$127,199.64
Deferred principal balance		\$0.00
Interest per diem		\$583.00
Interest due from	11/1/12	\$46,057.00
Pro rata MIP/PMI		\$24.91
Escrow advance balance		\$28,276.01
Restricted escrow balance		\$0.00
Buydown subsidy/replacement reserve balance		\$0.00
HUD subsidy balance		\$0.00
CR life / original fee rebate		\$0.00
Prepayment penalty		\$0.00
Late charges		\$0.00
Monthly late charge amount	\$29.98	
Insufficient funds (NSF)		\$0.00
Other fees ¹		\$0.00
Recording fee		\$0.00
Demand fee		\$0.00
Suspense		(\$16.40)
Corporate advances ¹		\$14,923.75
Incurred attorney fees ²		\$50.00
Incurred attorney costs ²		\$72.50
Subtotal	05/31/19	\$216,587.41
Estimated attorney fees		\$0.00
Estimated attorney costs		\$0.00
Total Estimated Amounts		\$0.00
Total Payoff Amount Good through	05/31/19	
Total Payoff Amount³		216,587.41

¹ Other fees and corporate advances include amounts such as property inspections, foreclosure fees and costs and valuations that may be charged as part of the terms of your loan documents and/or permitted by applicable law, or that were authorized for services we completed. If you need additional information about any of these amounts, please call us at one of the numbers below.

²Incurred attorney fees and costs include amounts that have been incurred and billed by the attorney or trustee but not yet charged to the account at the time the payoff quote was requested.

³This payoff statement shows the total amount you owe. However, you might not have to pay every fee for the lien to be released. For more information, please call us at 1-800-848-9380, or 1-800-582-0542 for TTY services.

The amounts above are subject to final verification when we receive your payoff. If your loan is not up to date, all default-related activity may continue, and we may continue to charge fees and costs until the loan is paid off. If foreclosure activity has begun on your loan, we may continue this activity and there may be additional foreclosure charges.

Please send your payoff amount using one of these options below:

• By wire transfer to:

Account name: JPMorgan Chase Bank, N.A.
Attn: Payoff Processing
Account number: 323553729
Routing number: 021000021

Be sure to include the following information in the wire description:

- Your Chase account number
- The names of all customers listed on the loan
- The property address
- The representative's contact information

You may be charged a fee by the wire transfer provider for this service.

• By mail to:

Chase
Attn: Payoff Processing
Mail Code OH4-7124*
3415 Vision Drive
Columbus, OH 43219-6009

**For Cooperative Unit or New York Consolidation Extension and Modification Agreements, use Mail Code: OH4-2222.*

If you have questions, please call us at one of the numbers below. We appreciate your business.

Sincerely,

Chase
1-877-838-1882
1-800-582-0542 TTY
chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-838-1882.

Enclosure

Important Information about Your Payoff

1. If you have a closing date scheduled and the date changes, you should contact us to request a new payoff quote as soon as possible.
2. Please send a copy of this letter with your payment. You can use the address or wire transfer instructions above for payment information, or call us at 1-800-548-7912 if you have questions.
3. When we receive your payoff, we'll verify that it matches the payoff quote. If the loan is in default, the fees and costs incurred after the quote was issued may continue to be assessed until the loan is paid off.

4. The payoff amount is subject to our final verification once we receive the payoff funds. Regardless of the "good through" date on this payoff quote, if the loan is in default, we may continue all default-related processes, including but not limited to foreclosure sale, and we may continue to assess all fees and costs incurred after this payoff quote is issued until the loan is paid in full. If you can't pay the amount listed in this letter, please call us at 1-800-848-9380 to discuss the assistance options that may be available. If you're paying off your loan as a result of a natural disaster, please call us at 1-800-848-9136 to see if we can offer you assistance.

5. We reserve the right, except where prohibited, to adjust the payoff amount and refuse any insufficient funds for any reason, including, but not limited to, error in calculation of the Total Payoff Amount, previously dishonored checks or money orders, stop payment of checks or pending automatic mortgage payments or additional payments we made between the date of this payoff quote and the date we received the funds.

6. If you had a prior loan modification that included a Principal Reduction Alternative (PRA), you may be eligible to have your PRA forbearance canceled

We'll reduce the unpaid principal balance of your loan by one-third of the initial PRA forbearance amount (a predetermined amount) if your loan is in good standing on the first, second and third anniversary dates of your trial period. This means if you continue to make your payments on time for three years, we'll cancel the entire PRA forbearance amount.

We'll deduct the unapplied PRA forbearance amount from your payoff balance if the loan is in good standing and you pay off the loan in full:

- Anytime 30 days after the modification effective date.
- After the PRA reporting and payment processes are available, and
- Before the payment of the entire PRA forbearance amount.

Your payoff balance may increase if your payments are late

Your loan can lose good standing if it becomes three full monthly payments past due. The loan can't be restored to good standing even if you pay the past-due payments and bring it up to date. If your loan loses good standing after your payoff request but before we receive the payoff, your actual payoff amount will be higher and you'll need to request a new quote.

7. If your account has been referred to foreclosure: The payoff figures listed above may include items we paid or that were incurred by the foreclosure law firm that are or will be due by the good-through date. If applicable, we've included estimated fees and costs that we expect to charge between now and the good-through date. These estimated fees and costs show what the amount will be if you pay off your loan by the good-through date. We only require you to pay the fees and costs actually incurred by the date we receive your payoff, as permitted by your loan documents or applicable law. If your payoff figure listed above includes any estimated fee or cost or other item and the amount we receive is more than enough to pay off your loan, we'll return any excess to you. However, if we receive less than the actual amount due, we reserve the right to return the payment and continue with the legal process. **Please call us at 1-800-848-9380 within 24 hours of making a payment to confirm the exact amount needed to pay off your mortgage.**

8. The payoff figure does not include estimates of non-attorney fees and costs that Chase may incur before or after the expiration of the quote. These may include but are not limited to amounts Chase may spend to avoid placement of homeowner-association and other liens, to pay delinquent homeowner-association fees, and to pay to inspect, value or preserve the condition of the property if applicable. The actual fees and costs incurred by Chase for these items may be assessed to your account at a later date. Please note if there are outstanding fees due on the loan that were not included in the quote, Chase will accept funds paid in response to this quote if funds received by the good through date.

9. All previous checks we may have received for your monthly payments must have cleared for the payoff amount listed in this letter to be valid. Please don't stop payment on any checks you've already mailed to us or cancel automatic mortgage payments before your loan is paid in full. If your loan hasn't been referred to foreclosure, late charges may continue to be assessed if payments aren't made before the late charge assessment date. You can call us at 1-800-548-7912 to determine if there are any late charges.

10. If we receive a payment that isn't enough to pay off the loan, we will return the funds.

11. We only require that you pay the fees and costs actually incurred as of the date of your payment. If the payoff amount above includes any anticipated fees and/or costs and is more than the actual amount due on the date we receive your payment, we'll return any overpayment to you.

12. If your loan has an escrow account, we'll continue to pay your insurance and/or tax payments until we receive the payoff amount. If we make escrow payments on the loan before the good through date listed above, you or your closing agent (if applicable) are responsible to pay any remaining amount needed to pay off the loan in full. If we receive a payment that's less than the amount needed to pay off the loan, we have the right to collect the shortage, or return the payment if the shortage amount isn't paid. We'll refund any remaining escrow balance or overpayment to the account. We won't transfer funds from your escrow account to any other account, unless you're refinancing with us.

13. **Restricted escrow funds:** Restricted escrow funds are made up of insurance claim proceeds that we received for your property. If we are holding any restricted escrow funds related to your loan, these funds may be used to pay off your account in full. If you intend to pay off your account in full with these funds, please sign and return the enclosed Letter of Authorization form. The completed form must be returned to our office before we can use the funds to pay off your account. If you use these funds to pay off your loan, you will not be able to use them to repair your property, and you will be responsible for paying any outstanding contractor invoices. The funds cannot be used to pay down or reduce the amount owed if you do not intend to pay off your account.

14. If we receive funds and apply them to pay off your account, but are then asked to return them because of a payoff rescission or for any other reason, unless prohibited by law, we'll charge a fee of \$800 to restore your account on our system. We must receive this fee and applicable monthly payments due before we'll return the payoff funds. We also reserve the right to not return the payoff funds.

15. If we receive a payment on or before the good through date, we'll take action to discontinue the pending foreclosure activity and the foreclosure action initiated on this property will cease. We encourage you to call us at 1-800-548-7912 before you send your payment to make sure you're sending the exact amount needed to pay off your loan. After payoff, you may need to sign documents or take other actions to assist with the withdrawal of any foreclosure proceedings. **If a foreclosure sale is scheduled for your property, this letter doesn't extend or change the sale date.**

16. FHA Partial Claim Home Affordable Modification Program (HAMP) modification agreement

If you have a subordinate interest-free mortgage that was established as part of a HAMP partial claim agreement, you'll receive an additional quote several days later from Novad containing all of the information you need to pay off and release your existing second lien on the property. The second lien or FHA partial claim established from the delinquent amount must be paid off in addition to the first lien. Both quotes contain the most up-to-date information about your loan and the payoff amounts needed to pay it in full. Send the full payoff amount listed on the Chase quote to us, and send the full payoff amount for your subordinate quote to Novad. If you have questions about the partial claim payoff quote, please call Novad Partial Cash Management at 1-877-622-8525.

17. We'll send the lien release to your county recorder's office after we apply the payoff amount to your account. You're not required to call and request a lien release; however, you can request a copy from your county recorder's office 60 to 90 days after payoff. For more information, please call us at 1-866-756-8747 or write to us at:

Chase
Attn: Research Correspondence
780 Kansas Lane, Suite A
Monroe, LA 71203

Important Legal Information

If your account is not in bankruptcy, this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

However, if you are currently in active bankruptcy status or to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

If you live in California and are not in bankruptcy: The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357) or ftc.gov.

CR2614S
DQ600



Mortgage Mailing Address Change Form

If your mailing address has changed, please fill out this form and send it to:

Mail: Chase (Mail Code OH4-7302)
P.O. Box 24696
Columbus, OH 43224

Fax: 1-614-422-7575

Chase Mortgage Account Number: 12492583

Mortgagor Name(s): ERICKA A MICHAL

New Contact Information:

Mailing Street Address: _____

City: _____ State: _____ ZIP: _____

Customer Requesting Change (Print Name): _____

Customer's Signature: _____ Date: _____

Please call us at 1-800-848-9136 for any other changes.

Executive Office (Mail Code OH4-7120)

3415 Vision Drive
Columbus, OH 43219

August 21, 2019

000001 - 1 of 15 NSPOMCLO-Z1 0 000000

Ericka Michal
1627 6th Avenue Southwest
Puyallup, WA 98371-5627



We have completed our research

Customer Name: Ericka Michal
Account: *****2583
Reference Number: ECW190805-04329
Property Address: 1627 6th Avenue Southwest
Puyallup, WA 98371

Dear Ericka Michal:

Thank you for your telephone call on August 5, 2019, about the foreclosure sale scheduled for August 16, 2019, and your request to remove attorney fees for the mortgage loan listed above.

The foreclosure sale scheduled for August 16, 2019, was cancelled. We are unable to remove the attorney fees from your loan since they accrued due to the account status.

Here is more information about the foreclosure sale

The scheduled foreclosure sale on August 16, 2019, was cancelled due to your active Chapter 7 bankruptcy status, case 19-42329, which was filed on July 17, 2019. In the state of Washington, if you have a scheduled foreclosure sale, you can postpone a sale under a bankruptcy stay for up to 120 days from the original sale date. The original foreclosure sale was scheduled on April 26, 2019. If there is a bankruptcy stay in effect, the scheduled sale date with either be postponed or cancelled. Your loan is insured by the Federal Housing Authority (FHA). All FHA foreclosure postings are handled for Chase by auction.com and aren't directly controlled by Chase.

Here is information regarding the foreclosure referral

We confirmed the referral to foreclosure of the property was valid and that it followed all applicable state laws and investor or Chase servicing guidelines. When the property was referred on February 15, 2011, the October 1, 2010, mortgage payment was due, along with all subsequent payments and applicable fees.

We sent you the following letters to let you know the loan was past due and could be referred to foreclosure if not brought current:

- Breach letters dated September 3, 2010, November 3, 2010, November 29, 2010, and August 16, 2018
- Referral to foreclosure letter dated February 25, 2011
- Notice of Default letters dated July 31, 2012, September 29, 2016, April 4, 2017, August 29, 2017, April 30, 2019, and July 17, 2019

If you are in bankruptcy or received a bankruptcy discharge, this letter is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.



- Notice of Sale letters dated March 18, 2013, November 8, 2013, April 11, 2014, June 1, 2016, August 22, 2017, December 13, 2017, December 19, 2018, and April 12, 2019

In our letters, we also provided a phone number for you if you wanted to discuss payment assistance options. Copies of these letters are not enclosed but available upon your request.

If you have questions about the foreclosure process or for information about bringing the loan up to date, please call the McCarthy & Holthus Law Firm at 619-685-4800.

We respectfully decline your request to waive \$1,600 in attorney fees; we confirmed the fees are valid because of the delinquency and foreclosure activity.



Here is information about the corporate advance items

We reviewed the Corporate Advance Fee balance of \$14,923.75, and confirmed this amount is valid. The balance consists of 71 home inspections on the property, legal costs charged to the account during the foreclosure proceedings from May 27, 2003, to August 1, 2019, legal costs charged to the account during the bankruptcy proceedings from February 6, 2006, to December 7, 2007, and property preservation costs charged to maintain and protect the property. When a mortgage is 45 days or more past due, we inspect the outside of the property to check its condition and make sure it isn't abandoned. We'll conduct an inspection every 30 days after that if the mortgage isn't up to date. These actions are allowable under the terms of the Security Agreement.

JORDAN V. NATHANIEL -

We have enclosed a copy of the Corporate Advance letter that we mailed to you on April 24, 2019, detailing each fee (the amount and what the fee was charged for) charged to your loan.

Here is information about your 2018 payment assistance review

We reviewed the loan for a Federal Housing Administration (FHA) three-month repayment plan. This plan is available for customers who are between one and two payments past due. At the time of the review January 9, 2018, the loan was due for June 2011 payment. Based on this status, the loan was not eligible for this program.

We reviewed the loan for a FHA six month repayment plan. In order to be eligible for this program, the loan cannot be more than 12 months past due. Due to the delinquency of the loan, the loan did not qualify for this program.

We were unable to approve the loan for a FHA Home Affordable Modification Program (HAMP). The goal of the program is to reach an affordable/target post-modified payment with a housing ratio (HR) under 40%. In an attempt to reach the target payment, we adjusted the interest rate to 4.00% and the terms were extended to 360 months. After completing these steps, the target payment was not reached, making a principal deferment through a partial claim necessary. The maximum allowable partial claim cannot exceed 30% of the unpaid principal balance (UPB) as of the date of default related to the first partial claim, if a prior one exists. In this case, the maximum partial claim/deferment was \$39,021.28. This resulted in a post-modified payment of \$1,213.49. We took this payment and divided it by the calculated monthly gross income of \$1,581.00 which resulted in a HR of 76.75%. Because we were unable to achieve an affordable payment within the program limits, we were unable to approve the loan for this program.

Here is information regarding the loan payments

We're also enclosing a payment reconciliation, which includes all payments received and disbursements made on your mortgage loan. We have confirmed that the payment reconciliation is accurate.

If you would like to dispute the manner in which your payments or disbursements have been applied to your account, please provide proof supporting your claim and send it to us by mail or fax to:

Mail: Chase Research Department
PO Box 24696
Columbus, OH 43224-0696

Fax: 1-614-422-7575

Here is the current status of the loan

The property is protected from foreclosure because the loan is in active Chapter 7 bankruptcy, Case Number 19-42329, which was filed on July 17, 2019. We received the last payment on November 2, 2015, for \$1,260.04.

After reviewing your inquiry, we found no instances of unfair tactics or attempts to deceive you. We researched your concerns and provided you with the results of our research. We have carefully reviewed the history of your loan and have confirmed that we serviced the loan in good faith, consistent with our lending guidelines.

If you have questions about your loan, please call us at 1-800-848-9136 Monday through Thursday from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m., and Saturday from 8 a.m. to 1 p.m. Eastern Time. If you still need help, our office is available Monday through Friday from 8 a.m. to 9 p.m. and Saturday from 9 a.m. to 5 p.m. Eastern Time. We accept operator relay calls.

Sincerely,

Home Lending Executive Office
1-877-805-8049
chase.com

Enclosures

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-877-805-8049, de lunes a viernes de 8 a.m. a 9 p.m. y sábados de 9 a.m. a 5 p.m., hora del Este.

Important Legal Information

This is not an attempt to collect a debt; this is a response to a customer inquiry.

Information about your bankruptcy filing

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

Information for Servicemembers and their dependents

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.

CR40970
EX077

If you are in bankruptcy or received a bankruptcy discharge, this letter is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

April 24, 2019

Ericka A. Michal
1627 6th Ave SW
Puyallup, WA 98371-5627



Here's the information you requested about costs we paid on your mortgage account

Account: 0012492583
Property Address: 1627 6th Ave SW
Puyallup, WA 98371-0000

Dear Ericka A. Michal:

We've reviewed the amount of costs we paid for this loan from February 21, 2002, to April 24, 2019. Here's an explanation of the current balance:

Total amount of costs we paid on the loan:	\$22,016.85
Amount of reduced or deducted balance:	\$7,093.10
Current balance:	\$14,923.75

Options for paying down the cost balance

- Pay the current monthly mortgage payment, plus all of the costs we paid in full, or
- Pay the current monthly mortgage payment, plus a portion of the costs we paid each month until the costs are paid in full. At that time, the payment would go back to the regular monthly mortgage payment.
- If we receive more than the monthly payment, we'll pay any late charges owed before applying the additional funds toward these costs.
- If a payment is made after requesting a payoff quote for this balance, please call us for a new payoff quote.

There are three types of costs

- Recoverable costs: We pay these up-front and you repay us.
- Non-recoverable costs: We pay these in full, and you don't have to repay them
- Third-party recoverable costs: We may collect these from a third party, and you don't have to repay them.

We paid these costs to third parties when the account was past-due

The Note or Security Instrument signed at closing gives us permission to protect our interest in the property if the account is past due. That is why we paid these costs to third parties. If the loan transfers to another company, the cost balance will need to be paid to the new servicer. We may inspect the property, ask a real estate broker to evaluate the property value, or hire a legal firm. We also may add the cost for these actions to the loan, as permitted by state law.

The list below explains the costs we paid to third parties for the loan as of April 24, 2019:

- Costs for 71 home inspection(s) on the property. We may order home inspections to confirm occupancy or check the condition of the property when a monthly payment is more than 45 days past due.
- Legal costs charged to the account during the foreclosure proceedings from May 27, 2003, to August 1, 2019.
- Property preservation costs charged to maintain and protect the property.
- Legal costs charged to the account during the bankruptcy proceedings from February 6, 2006, to December 7, 2007.

We've enclosed an explanation of costs that were added or deducted from the loan.

If you have questions, please call us. We value our relationship with you and are happy to help with all your banking needs.

Sincerely,

Therresa Delgado
Relationship Manager
Chase
1-877-496-3138 ext. 3462337 Direct number
1-800-848-9136 General number
1-614-422-7575 Fax; it's free from any Chase branch
chase.com

Enclosure(s)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198.

Important Legal Information

We are a debt collector

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

CR37912
CC818

ERICKA A MICHAL**Loan – 0012492583****Corporate Advance Fees Assessed as of 04/24/19**

04/03/19 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/06/19 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

02/02/19 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

01/12/19 5.89 Mailing costs incurred during the foreclosure process.

01/12/19 6.31 Mailing costs incurred during the foreclosure process.

01/12/19 7.79 Mailing costs incurred during the foreclosure process.

01/12/19 360.00 Cost of publishing the foreclosure sale date in local newspaper(s).

01/12/19 100.00 Cost of having an attorney reverse the foreclosure sale.

01/12/19 101.00 Cost of the notice of sale that shows the time and location of the sale of the property.

01/12/19 90.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

01/12/19 950.00 Cost of legal services to reset sale.

12/31/18 250.00 Cost of cancelling the foreclosure sale.

12/14/18 90.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

12/14/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/27/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/16/18 6.31 Mailing costs incurred during the foreclosure process.

11/16/18 5.89 Mailing costs incurred during the foreclosure process.

11/16/18 7.79 Mailing costs incurred during the foreclosure process.



11/16/18 5.00 Cost of e-recording.

11/16/18 75.00 Cost of having an attorney reverse the foreclosure sale.

11/16/18 101.00 Cost of the notice of sale that shows the time and location of the sale of the property.

11/16/18 950.00 Cost of legal services to reset sale.

10/19/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

09/19/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

08/15/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/27/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

05/15/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/16/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/07/18 250.00 Cost of cancelling the foreclosure sale.

02/13/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

01/12/18 10.94 Mailing costs incurred during the foreclosure process.

01/12/18 450.50 Cost of publishing the foreclosure sale date in local newspaper(s).

01/12/18 15.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/12/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/02/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

09/30/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

09/27/17 18.42 Mailing costs incurred during the foreclosure process.

09/27/17 5.72 Mailing costs incurred during the foreclosure process.

09/27/17 7.60 Mailing costs incurred during the foreclosure process.

09/27/17 76.00 Cost of the notice of sale that shows the time and location of the sale of the property.

09/27/17 90.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

09/27/17 74.00 Cost of having an attorney reverse the foreclosure sale.

08/31/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

08/03/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/20/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

05/20/17 22.88 Mailing costs incurred during the foreclosure process.

05/13/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

04/14/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

04/11/17 562.59 Cost of publishing the foreclosure sale date in local newspaper(s).

04/11/17 74.00 Cost of having an attorney reverse the foreclosure sale.

04/11/17 75.00 Cost of the notice of sale that shows the time and location of the sale of the property.

04/11/17 5.57 Mailing costs incurred during the foreclosure process.

04/11/17 22.28 Mailing costs incurred during the foreclosure process.



04/11/17 22.28 Mailing costs incurred during the foreclosure process.

04/11/17 7.37 Mailing costs incurred during the foreclosure process.

04/11/17 5.99 Mailing costs incurred during the foreclosure process.

04/11/17 10.94 Mailing costs incurred during the foreclosure process.

04/11/17 10.64 Mailing costs incurred during the foreclosure process.

04/11/17 50.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

03/14/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

01/20/17 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/21/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/15/16 250.00 Cost of cancelling the foreclosure sale.

10/29/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

10/07/16 10.64 Mailing costs incurred during the foreclosure process.

10/07/16 5.99 Mailing costs incurred during the foreclosure process.

10/07/16 7.37 Mailing costs incurred during the foreclosure process.

10/07/16 50.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

10/07/16 569.88 Cost of publishing the foreclosure sale date in local newspaper(s).

10/07/16 76.00 Cost of the notice of sale that shows the time and location of the sale of the property.

09/28/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

08/27/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

07/27/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/28/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/03/16 539.00 Cost of receiving a title guarantee at the start of foreclosure.

05/25/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

04/26/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/18/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

02/20/16 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

09/10/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

08/05/15 76.00 Cost of the notice of sale that shows the time and location of the sale of the property.

08/05/15 76.00 Cost of the notice of sale that shows the time and location of the sale of the property.

08/05/15 72.00 Cost of having an attorney reverse the foreclosure sale.

08/05/15 72.00 Cost of having an attorney reverse the foreclosure sale.

08/05/15 439.96 Cost of publishing the foreclosure sale date in local newspaper(s).

08/05/15 436.22 Cost of publishing the foreclosure sale date in local newspaper(s).

08/05/15 17.46 Mailing costs incurred during the foreclosure process.

08/05/15 5.61 Mailing costs incurred during the foreclosure process.

08/05/15 20.51 Mailing costs incurred during the foreclosure process.

08/05/15 5.61 Mailing costs incurred during the foreclosure process.

08/05/15 18.51 Mailing costs incurred during the foreclosure process.

08/05/15 16.83 Mailing costs incurred during the foreclosure process.



08/05/15 80.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

08/05/15 80.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

08/05/15 785.12 Cost of receiving a title guarantee at the start of foreclosure.

08/05/15 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

08/05/15 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

08/05/15 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

08/05/15 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

08/05/15 50.00 Cost of postponing the foreclosure sale.

08/05/15 50.00 Cost of postponing the foreclosure sale.

08/05/15 472.50 Cost of legal services to reset sale.

07/16/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/02/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

05/08/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

04/11/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/07/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

02/03/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

01/15/15 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/16/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/22/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

10/16/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

08/06/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

07/15/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

07/02/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

04/30/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/29/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

02/04/14 70.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

02/04/14 70.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

02/04/14 76.00 Cost of the notice of sale that shows the time and location of the sale of the property.

02/04/14 76.00 Cost of the notice of sale that shows the time and location of the sale of the property.

02/04/14 431.80 Cost of publishing the foreclosure sale date in local newspaper(s).

02/04/14 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

02/04/14 50.00 Cost of postponing the foreclosure sale.

02/04/14 5.27 Mailing costs incurred during the foreclosure process.

02/04/14 19.25 Mailing costs incurred during the foreclosure process.

02/04/14 16.61 Mailing costs incurred during the foreclosure process.

02/04/14 15.81 Mailing costs incurred during the foreclosure process.

02/04/14 72.00 Cost of having an attorney reverse the foreclosure sale.



02/04/14 50.00 Cost of postponing the foreclosure sale.

02/04/14 50.00 Cost of postponing the foreclosure sale.

02/04/14 5.27 Mailing costs incurred during the foreclosure process.

02/04/14 15.81 Mailing costs incurred during the foreclosure process.

02/04/14 19.25 Mailing costs incurred during the foreclosure process.

02/04/14 16.61 Mailing costs incurred during the foreclosure process.

02/04/14 15.81 Mailing costs incurred during the foreclosure process.

02/04/14 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

02/04/14 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

02/04/14 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

02/04/14 32.85 Cost of receiving an update of a title guarantee at the start of foreclosure.

02/04/14 16.61 Mailing costs incurred during the foreclosure process.

02/04/14 472.50 Cost of legal services to reset sale.

01/03/14 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/03/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/02/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

09/26/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

08/17/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

07/25/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/21/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

05/21/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

04/17/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/12/13 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/29/12 754.46 Cost of receiving a title guarantee at the start of foreclosure.

12/29/12 70.00 Cost of recording the notice of default/intent to foreclose: formal notice of our intent to sell the property unless you make up the missed payments.

12/29/12 .45 Mailing costs incurred during the foreclosure process.

12/29/12 10.00 Mailing costs incurred during the foreclosure process.

12/29/12 543.75 Standard hourly attorney fee for foreclosure services assessed on 7/31/2012.

11/08/12 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/08/12 250.00 The State of Washington issues a breach of contract fee to the servicer of a loan when a monthly payment is received 30 days past the intended due date.

10/11/12 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

05/25/12 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

03/13/12 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

02/11/12 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

01/24/12 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.



12/31/11 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/29/11 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

06/08/11 539.00 Cost of receiving a title guarantee at the start of foreclosure.

06/08/11 202.50 Cost of services provided by the trustee handling the foreclosure.

03/02/11 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

01/10/11 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

11/30/10 14.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

05/13/10 37.00 Cost of a 660 document preparation and coordination fee.

03/29/10 88.00 Cost of having an attorney reverse the foreclosure sale.

03/29/10 700.60 Cost of publishing the foreclosure sale date in local newspaper(s).

03/29/10 143.02 Cost of posting the notice of sale that shows the time and location of the sale of the property.

01/19/10 52.58 Mailing costs incurred during the foreclosure process.

01/19/10 64.00 Cost of the notice of sale that shows the time and location of the sale of the property.

12/30/09 125.00 Cost of the property title change associated with condemnation, which means that a property has been acquired by a government entity.

12/10/09 15.00 Cost of appointment of a substitute trustee.

12/10/09 46.00 Cost of the notice of sale that shows the time and location of the sale of the property.

12/10/09 1,066.72 Cost of receiving a title guarantee at the start of foreclosure.

12/10/09 690.00 Cost of publishing the foreclosure sale date in local newspaper(s).

12/10/09 585.00 Cost of services provided by the trustee handling the foreclosure.

08/12/09 20.00 Cost of having a field inspection company visit the property to determine if the home is occupied and the condition of the property. Required when a monthly payment is at least 45 days past due.

12/07/07 100.00 Cost related to the objection to the confirmation of the plan.

02/06/06 150.00 Cost of having an attorney file a motion for relief, which allows us to continue to collect a debt or foreclose on a property.

02/06/06 650.00 Cost of having an attorney file a motion for relief, which allows us to continue to collect a debt or foreclose on a property.

10/29/04 22.00 Cost of recording the foreclosure with the court.

05/07/04 125.00 Costs incurred during the search for title documents to show the history of a property.

12/12/03 350.00 Cost of having an attorney file the proof of claim on behalf of servicer in the bankruptcy action.

12/12/03 3.89 Cost of obtaining court documents / trustee records.

10/17/03 90.00 Cost of having the process server deliver a copy of the lawsuit to appropriate parties.

10/17/03 597.31 Cost of receiving a title guarantee at the start of foreclosure.

10/17/03 55.41 Mailing costs incurred during the foreclosure process.

10/17/03 760.00 Cost of publishing the foreclosure sale date in local newspaper(s).

10/17/03 24.00 Cost of posting the notice of sale that shows the time and location of the sale of the property.

10/17/03 10.00 Cost of appointment of a substitute trustee.

10/17/03 675.00 Cost of services provided by the trustee handling the foreclosure.

02/21/02 300.00 Costs incurred during the search for title documents to show the history of a property.

Corporate Advance Fees Applied \$22,016.85

Corporate Advance Fees Deducted as of 04/24/19

08/09/18 6,038.89- As part of a mortgage assistance program, we made a reduction to corporate advance charges.

03/16/11 130.44- The corporate advance balance has been reduced because of a payment you made.

04/03/08 873.77- The corporate advance balance has been reduced because of a payment you made.

03/22/02 50.00- The corporate advance balance has been reduced because of a payment you made.

I never made a payment

Corporate Advance Fees Deducted \$7,093.10

TOTAL CORPORATE ADVANCE BALANCE \$14,923.75

NO itemization of
what the charges were
which were deducted were
ever provided, despite repeated
requests since March 2018.

Thus the itemized charges
cannot be reconciled with
the deducted charges as
there aren't any line items
explained for clarification of
charges deducted - only inaccurate
statements that "I" or "you" made
a payment.

Amelia Michael



Account Information

NAME: ERICKA A MICHAL

LOAN: 12492583

Beginning Principal & Int.: \$714.52
 Beginning Principal Balance: \$110,519.44
 Beginning Escrow Balance: (\$143.90)

Beginning Interest Rate: 6.500%

** While the transactions indicated are based on your loan's history, this is not your complete history.
 It has been prepared as a courtesy to you to better understand your account, and contains selected items to assist in that understanding.

Due Date	Post Date	Transaction	Transaction Amount	Principal	Interest	Principal Balance	Escrow	Escrow Balance	Late Charge	Late Charge Balance	Unapplied	Unapplied Balance
11/01/00	01/02/01	PAYMENT	\$1,000.00	\$115.87	\$598.65	\$110,403.57	\$236.34	\$92.44		\$65.18	\$49.14	\$49.14
	01/04/01	MORTGAGE INSURANCE	(\$44.96)			\$110,403.57	(\$44.96)	\$47.48		\$65.18		\$49.14
	01/05/01	LATE CHARGE PAID	\$0.00			\$110,403.57		\$47.48	(\$49.14)	\$16.04	(\$49.14)	\$0.00
	01/09/01	HOMEOWNERS INSURANCE	(\$269.00)			\$110,403.57	(\$269.00)	(\$221.52)		\$16.04		\$0.00
	01/16/01	LATE CHARGE ASSESSED	\$0.00			\$110,403.57		(\$221.52)	\$28.58	\$44.62		\$0.00
	02/02/01	MORTGAGE INSURANCE	(\$44.96)			\$110,403.57	(\$44.96)	(\$266.48)		\$44.62		\$0.00
	02/16/01	LATE CHARGE ASSESSED	\$0.00			\$110,403.57		(\$266.48)	\$28.58	\$73.20		\$0.00
	03/02/01	MORTGAGE INSURANCE	(\$44.96)			\$110,403.57	(\$44.96)	(\$311.44)		\$73.20		\$0.00
	03/16/01	LATE CHARGE ASSESSED	\$0.00			\$110,403.57		(\$311.44)	\$28.58	\$101.78		\$0.00
	04/04/01	MORTGAGE INSURANCE	(\$44.96)			\$110,403.57	(\$44.96)	(\$356.40)		\$101.78		\$0.00
	04/12/01	COUNTY TAX	(\$812.79)			\$110,403.57	(\$812.79)	(\$1,169.19)		\$101.78		\$0.00
	04/16/01	LATE CHARGE ASSESSED	\$0.00			\$110,403.57		(\$1,169.19)	\$28.58	\$130.36		\$0.00
	04/26/01	SUSPENSE	\$980.00			\$110,403.57		(\$1,169.19)		\$130.36	\$980.00	\$980.00
12/01/00	04/27/01	PAYMENT	\$0.00	\$116.50	\$598.02	\$110,287.07	\$236.34	(\$932.85)	(\$29.14)	\$101.22	(\$980.00)	\$0.00
	05/04/01	MORTGAGE INSURANCE	(\$44.96)			\$110,287.07	(\$44.96)	(\$977.81)		\$101.22		\$0.00
	05/16/01	LATE CHARGE ASSESSED	\$0.00			\$110,287.07		(\$977.81)	\$28.58	\$129.80		\$0.00
	05/24/01	SUSPENSE	\$1,600.00			\$110,287.07		(\$977.81)		\$129.80	\$1,600.00	\$1,600.00
01/01/01	05/25/01	PAYMENT	\$0.00	\$117.13	\$597.39	\$110,169.94	\$236.34	(\$741.47)		\$129.80	(\$950.86)	\$649.14
	06/04/01	MORTGAGE INSURANCE	(\$44.96)			\$110,169.94	(\$44.96)	(\$786.43)		\$129.80		\$649.14
	06/18/01	LATE CHARGE PAID	\$0.00			\$110,169.94		(\$786.43)	(\$129.80)	\$0.00	(\$129.80)	\$519.34
	06/18/01	FEE PAID	\$0.00			\$110,169.94		(\$786.43)		\$0.00	(\$36.35)	\$482.99
	06/18/01	LATE CHARGE ASSESSED	\$0.00			\$110,169.94		(\$786.43)	\$28.58	\$28.58		\$482.99
	06/20/01	LATE CHARGE PAID	\$0.00			\$110,169.94		(\$786.43)	(\$28.58)	\$0.00	(\$28.58)	\$454.41
	06/25/01	SUSPENSE	\$1,591.00			\$110,169.94		(\$786.43)		\$0.00	\$1,591.00	\$2,045.41
02/01/01	06/26/01	PAYMENT	(\$950.86)	\$117.77	\$596.75	\$110,052.17	\$236.34	(\$550.09)		\$0.00	(\$1,901.72)	\$143.69
03/01/01	06/26/01	PAYMENT	\$950.86	\$118.40	\$596.12	\$109,933.77	\$236.34	(\$313.75)		\$0.00		\$143.69
	07/03/01	MORTGAGE INSURANCE	(\$44.96)			\$109,933.77	(\$44.96)	(\$358.71)		\$0.00		\$143.69
	07/16/01	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$358.71)	\$28.58	\$28.58		\$143.69
	08/03/01	MORTGAGE INSURANCE	(\$44.96)			\$109,933.77	(\$44.96)	(\$403.67)		\$28.58		\$143.69
	08/06/01	LATE CHARGE PAID	\$0.00			\$109,933.77		(\$403.67)	(\$28.58)	\$0.00	(\$28.58)	\$115.11
	08/16/01	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$403.67)	\$28.58	\$28.58		\$115.11
	09/05/01	PAYMENT	\$0.00			\$109,933.77	\$86.53				\$115.11	(\$0.00)

Due	Post	Transaction	Transaction			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date	Transaction	Amount	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	09/05/01	MORTGAGE INSURANCE	(\$44.96)			\$109,933.77	(\$44.96)	(\$362.10)		\$0.00		(\$0.00)
	09/17/01	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$362.10)	\$28.58	\$28.58		(\$0.00)
	09/18/01	LATE CHARGE WAIVED	\$0.00			\$109,933.77		(\$362.10)	(\$28.58)	\$0.00		(\$0.00)
	10/04/01	MORTGAGE INSURANCE	(\$44.96)			\$109,933.77	(\$44.96)	(\$407.06)		\$0.00		(\$0.00)
	10/09/01	HOMEDOWNERS INSURANCE	(\$458.00)			\$109,933.77	(\$458.00)	(\$865.06)		\$0.00		(\$0.00)
	10/11/01	COUNTY TAX	(\$812.79)			\$109,933.77	(\$812.79)	(\$1,677.85)		\$0.00		(\$0.00)
	10/16/01	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$1,677.85)	\$28.58	\$28.58		(\$0.00)
	11/02/01	MORTGAGE INSURANCE	(\$44.96)			\$109,933.77	(\$44.96)	(\$1,722.81)		\$28.58		(\$0.00)
	11/16/01	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$1,722.81)	\$28.58	\$57.16		(\$0.00)
	11/29/01	MORTGAGE INSURANCE	(\$44.35)			\$109,933.77	(\$44.35)	(\$1,767.16)		\$57.16		(\$0.00)
	12/03/01	MORTGAGE INSURANCE	(\$44.35)			\$109,933.77	(\$44.35)	(\$1,811.51)		\$57.16		(\$0.00)
	12/17/01	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$1,811.51)	\$28.58	\$85.74		(\$0.00)
	01/16/02	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$1,811.51)	\$28.58	\$114.32		(\$0.00)
	01/17/02	LATE CHARGE WAIVED	\$0.00			\$109,933.77		(\$1,811.51)	(\$28.58)	\$85.74		(\$0.00)
	02/06/02	MORTGAGE INSURANCE	(\$44.35)			\$109,933.77	(\$44.35)	(\$1,855.86)		\$85.74		(\$0.00)
	02/14/02	SUSPENSE	\$185.74			\$109,933.77		(\$1,855.86)		\$85.74	\$185.74	\$185.74
	02/18/02	LATE CHARGE ASSESSED	\$0.00			\$109,933.77		(\$1,855.86)	\$28.58	\$114.32		\$185.74
	02/22/02	SUSPENSE	\$950.00			\$109,933.77		(\$1,855.86)		\$114.32	\$950.00	\$1,135.74
	03/06/02	DUE DATE ADJUST	\$0.00			\$109,933.77		(\$1,855.86)		\$114.32		\$1,135.74
	03/06/02	MORTGAGE INSURANCE	(\$44.35)			\$109,933.77	(\$44.35)	(\$1,900.21)		\$114.32		\$1,135.74
	03/11/02	LATE CHARGE WAIVED	\$0.00			\$109,933.77		(\$1,900.21)	(\$28.58)	\$85.74		\$1,135.74
	03/12/02	LOAN MAINTENANCE	\$0.00	(\$8,460.67)	\$5,954.70	\$118,394.44	\$2,505.97	\$605.76	(\$85.74)	\$0.00	(\$85.73)	\$1,050.01
	03/12/02	FEE PAID	\$0.00			\$118,394.44		\$605.76		\$0.00	(\$49.99)	\$1,000.02
	03/12/02	SUSPENSE	(\$0.02)			\$118,394.44		\$605.76		\$0.00	(\$0.02)	\$1,000.00
	03/18/02	LATE CHARGE ASSESSED	\$0.00			\$118,394.44		\$605.76	\$29.26	\$29.26		\$1,000.00
	03/20/02	LATE CHARGE WAIVED	\$0.00			\$118,394.44		\$605.76	(\$29.26)	\$0.00		\$1,000.00
02/01/02	03/20/02	PAYMENT	\$0.00	\$151.77	\$579.64	\$118,242.67	\$217.99	\$823.75		\$0.00	(\$949.40)	\$50.60
	03/20/02	PRINCIPAL PAYMENT	\$0.00	\$0.60		\$118,242.07		\$823.75		\$0.00	(\$0.60)	\$50.00
	03/21/02	ESCROW PAID	\$0.00			\$118,242.07	\$50.00	\$873.75		\$0.00	(\$50.00)	(\$0.00)
	03/21/02	ESC DISB TO INVESTOR	(\$50.00)			\$118,242.07	(\$50.00)	\$823.75		\$0.00		(\$0.00)
	04/05/02	MORTGAGE INSURANCE	(\$44.35)			\$118,242.07	(\$44.35)	\$779.40		\$0.00		(\$0.00)
	04/08/02	COUNTY TAX	(\$872.99)			\$118,242.07	(\$872.99)	(\$93.59)		\$0.00		(\$0.00)
	04/16/02	LATE CHARGE ASSESSED	\$0.00			\$118,242.07		(\$93.59)	\$29.26	\$29.26		(\$0.00)
03/01/02	04/26/02	PAYMENT	\$1,007.92	\$152.52	\$578.89	\$118,089.55	\$217.99	\$124.40	(\$29.26)	\$0.00	\$29.26	\$29.26
	04/26/02	SUSPENSE	\$978.66			\$118,089.55		\$124.40		\$0.00	\$978.66	\$1,007.92
04/01/02	04/26/02	PAYMENT	(\$58.52)	\$153.26	\$578.15	\$117,936.29	\$217.99	\$342.39		\$0.00	(\$1,007.92)	\$0.00
	04/26/02	PRINCIPAL PAYMENT	\$29.26	\$29.26		\$117,907.03		\$342.39		\$0.00		\$0.00
	05/06/02	MORTGAGE INSURANCE	(\$44.35)			\$117,907.03	(\$44.35)	\$298.04		\$0.00		\$0.00
	05/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,907.03		\$298.04	\$29.26	\$29.26		\$0.00
	06/06/02	MORTGAGE INSURANCE	(\$44.35)			\$117,907.03	(\$44.35)	\$253.69		\$29.26		\$0.00
	06/17/02	LATE CHARGE ASSESSED	\$0.00			\$117,907.03		\$253.69	\$29.26	\$58.52		\$0.00
	07/05/02	MORTGAGE INSURANCE	(\$44.35)			\$117,907.03	(\$44.35)	\$209.34		\$58.52		\$0.00
	07/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,907.03		\$209.34	\$29.26	\$87.78		\$0.00
05/01/02	07/24/02	PAYMENT	\$1,000.00	\$154.16	\$577.25	\$117,752.87	\$217.99	\$427.33		\$87.78	\$50.60	\$50.60

Due Date	Post Date	Transaction	Transaction Amount	Principal	Interest	Principal Balance	Escrow	Escrow Balance	Late Charge	Late Charge Balance	Unapplied	Unapplied Balance
	07/25/02	LATE CHARGE PAID	\$0.00			\$117,752.87		\$427.33	(\$50.60)	\$37.18	(\$50.60)	\$0.00
	08/06/02	MORTGAGE INSURANCE	(\$44.35)			\$117,752.87	(\$44.35)	\$382.98		\$37.18		\$0.00
	08/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,752.87		\$382.98	\$29.26	\$66.44		\$0.00
	09/06/02	MORTGAGE INSURANCE	(\$44.35)			\$117,752.87	(\$44.35)	\$338.63		\$66.44		\$0.00
	09/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,752.87		\$338.63	\$29.26	\$95.70		\$0.00
	09/30/02	HOMEOWNERS INSURANCE	(\$458.00)			\$117,752.87	(\$458.00)	(\$119.37)		\$95.70		\$0.00
	10/04/02	MORTGAGE INSURANCE	(\$44.35)			\$117,752.87	(\$44.35)	(\$163.72)		\$95.70		\$0.00
	10/04/02	HOMEOWNERS INSURANCE	(\$38.00)			\$117,752.87	(\$38.00)	(\$201.72)		\$95.70		\$0.00
	10/10/02	COUNTY TAX	(\$872.99)			\$117,752.87	(\$872.99)	(\$1,074.71)		\$95.70		\$0.00
	10/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,752.87		(\$1,074.71)	\$29.26	\$124.96		\$0.00
	11/06/02	MORTGAGE INSURANCE	(\$44.35)			\$117,752.87	(\$44.35)	(\$1,119.06)		\$124.96		\$0.00
	11/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,752.87		(\$1,119.06)	\$29.26	\$154.22		\$0.00
	12/06/02	MORTGAGE INSURANCE	(\$43.70)			\$117,752.87	(\$43.70)	(\$1,162.76)		\$154.22		\$0.00
	12/16/02	LATE CHARGE ASSESSED	\$0.00			\$117,752.87		(\$1,162.76)	\$29.26	\$183.48		\$0.00
	01/04/03	MORTGAGE INSURANCE	(\$43.70)			\$117,752.87	(\$43.70)	(\$1,206.46)		\$183.48		\$0.00
	01/16/03	LATE CHARGE ASSESSED	\$0.00			\$117,752.87		(\$1,206.46)	\$29.26	\$212.74		\$0.00
	01/24/03	SUSPENSE	\$950.00			\$117,752.87		(\$1,206.46)		\$212.74	\$950.00	\$950.00
06/01/02	02/05/03	PAYMENT	(\$0.00)	\$154.91	\$576.50	\$117,597.96	\$217.99	(\$988.47)	(\$0.60)	\$212.14	(\$950.00)	\$0.00
	02/06/03	MORTGAGE INSURANCE	(\$43.70)			\$117,597.96	(\$43.70)	(\$1,032.17)		\$212.14		\$0.00
	03/06/03	MORTGAGE INSURANCE	(\$43.70)			\$117,597.96	(\$43.70)	(\$1,075.87)		\$212.14		\$0.00
07/01/02	03/20/03	PAYMENT	\$1,500.00	\$155.67	\$575.74	\$117,442.29	\$235.55	(\$840.32)		\$212.14	\$533.04	\$533.04
	04/04/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$884.02)		\$212.14		\$533.04
	04/09/03	COUNTY TAX	(\$848.42)			\$117,442.29	(\$848.42)	(\$1,732.44)		\$212.14		\$533.04
	05/05/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$1,776.14)		\$212.14		\$533.04
	05/16/03	LATE CHARGE ASSESSED	\$0.00			\$117,442.29		(\$1,776.14)	\$29.26	\$241.40		\$533.04
	06/06/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$1,819.84)		\$241.40		\$533.04
	06/16/03	LATE CHARGE ASSESSED	\$0.00			\$117,442.29		(\$1,819.84)	\$29.26	\$270.66		\$533.04
	07/05/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$1,863.54)		\$270.66		\$533.04
	07/16/03	LATE CHARGE ASSESSED	\$0.00			\$117,442.29		(\$1,863.54)	\$29.26	\$299.92		\$533.04
	08/06/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$1,907.24)		\$299.92		\$533.04
	08/18/03	LATE CHARGE ASSESSED	\$0.00			\$117,442.29		(\$1,907.24)	\$29.26	\$329.18		\$533.04
	09/05/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$1,950.94)		\$329.18		\$533.04
	09/16/03	LATE CHARGE ASSESSED	\$0.00			\$117,442.29		(\$1,950.94)	\$29.26	\$358.44		\$533.04
	09/23/03	HOMEOWNERS INSURANCE	(\$695.00)			\$117,442.29	(\$695.00)	(\$2,645.94)		\$358.44		\$533.04
	10/04/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$2,689.64)		\$358.44		\$533.04
	10/14/03	COUNTY TAX	(\$848.42)			\$117,442.29	(\$848.42)	(\$3,538.06)		\$358.44		\$533.04
	10/16/03	LATE CHARGE ASSESSED	\$0.00			\$117,442.29		(\$3,538.06)	\$29.26	\$387.70		\$533.04
	11/06/03	MORTGAGE INSURANCE	(\$43.70)			\$117,442.29	(\$43.70)	(\$3,581.76)		\$387.70		\$533.04
	12/05/03	MORTGAGE INSURANCE	(\$43.01)			\$117,442.29	(\$43.01)	(\$3,624.77)		\$387.70		\$533.04
	12/30/03	SUSPENSE	\$728.68			\$117,442.29		(\$3,624.77)		\$387.70	\$728.68	\$1,261.72
	01/05/04	MORTGAGE INSURANCE	(\$43.01)			\$117,442.29	(\$43.01)	(\$3,667.78)		\$387.70		\$1,261.72
	02/05/04	SUSPENSE	\$322.75			\$117,442.29		(\$3,667.78)		\$387.70	\$322.75	\$1,584.47
08/01/02	02/05/04	PAYMENT	\$238.28	\$156.43	\$574.98	\$117,285.86	\$235.55	(\$3,432.23)		\$387.70	(\$728.68)	\$855.79
09/01/02	02/05/04	PAYMENT	\$966.96	\$157.20	\$574.21	\$117,128.66	\$235.55					\$855.79



Due	Post	Transaction	Transaction			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date	Transaction	Amount	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	02/06/04	MORTGAGE INSURANCE	(\$43.01)			\$117,128.66	(\$43.01)	(\$3,239.69)		\$387.70		\$855.79
10/01/02	03/03/04	PAYMENT	\$966.96	\$157.97	\$573.44	\$116,970.69	\$235.55	(\$3,004.14)		\$387.70		\$855.79
	03/03/04	SUSPENSE	\$561.04			\$116,970.69		(\$3,004.14)		\$387.70	\$561.04	\$1,416.83
	03/05/04	MORTGAGE INSURANCE	(\$43.01)			\$116,970.69	(\$43.01)	(\$3,047.15)		\$387.70		\$1,416.83
11/01/02	03/19/04	PAYMENT	\$0.00	\$158.74	\$572.67	\$116,811.95	\$235.55	(\$2,811.60)		\$387.70	(\$966.96)	\$449.87
	03/19/04	CORP ADVANCE	(\$449.87)			\$116,811.95		(\$2,811.60)		\$387.70	(\$449.87)	\$0.00
12/01/02	04/01/04	PAYMENT	\$1,089.36	\$159.52	\$571.89	\$116,652.43	\$235.55	(\$2,576.05)		\$387.70	\$122.40	\$122.40
	04/01/04	SUSPENSE	\$438.64			\$116,652.43		(\$2,576.05)		\$387.70	\$438.64	\$561.04
	04/02/04	COUNTY TAX	(\$856.76)			\$116,652.43	(\$856.76)	(\$3,432.81)		\$387.70		\$561.04
	04/05/04	MORTGAGE INSURANCE	(\$43.01)			\$116,652.43	(\$43.01)	(\$3,475.82)		\$387.70		\$561.04
	05/06/04	MORTGAGE INSURANCE	(\$43.01)			\$116,652.43	(\$43.01)	(\$3,518.83)		\$387.70		\$561.04
01/01/03	06/01/04	PAYMENT	\$966.96	\$160.30	\$571.11	\$116,492.13	\$235.55	(\$3,283.28)		\$387.70		\$561.04
	06/01/04	SUSPENSE	\$561.04			\$116,492.13		(\$3,283.28)		\$387.70	\$561.04	\$1,122.08
02/01/03	06/02/04	PAYMENT	\$0.00	\$161.08	\$570.33	\$116,331.05	\$235.55	(\$3,047.73)		\$387.70	(\$966.96)	\$155.12
	06/04/04	MORTGAGE INSURANCE	(\$43.01)			\$116,331.05	(\$43.01)	(\$3,090.74)		\$387.70		\$155.12
03/01/03	06/30/04	PAYMENT	\$966.96	\$161.87	\$569.54	\$116,169.18	\$235.55	(\$2,855.19)		\$387.70		\$155.12
	06/30/04	SUSPENSE	\$561.04			\$116,169.18		(\$2,855.19)		\$387.70	\$561.04	\$716.16
	07/02/04	MORTGAGE INSURANCE	(\$43.01)			\$116,169.18	(\$43.01)	(\$2,898.20)		\$387.70		\$716.16
	07/16/04	LATE CHARGE ASSESSED	\$0.00			\$116,169.18		(\$2,898.20)	\$29.26	\$416.96		\$716.16
04/01/03	08/02/04	PAYMENT	\$966.96	\$162.67	\$568.74	\$116,006.51	\$235.55	(\$2,662.65)		\$416.96		\$716.16
	08/02/04	SUSPENSE	\$561.04			\$116,006.51		(\$2,662.65)		\$416.96	\$561.04	\$1,277.20
05/01/03	08/02/04	PAYMENT	\$966.96	\$163.46	\$567.95	\$115,843.05	\$235.55	(\$2,427.10)		\$416.96		\$1,277.20
	08/02/04	SUSPENSE	\$561.04			\$115,843.05		(\$2,427.10)		\$416.96	\$561.04	\$1,838.24
	08/06/04	MORTGAGE INSURANCE	(\$43.01)			\$115,843.05	(\$43.01)	(\$2,470.11)		\$416.96		\$1,838.24
	08/16/04	LATE CHARGE ASSESSED	\$0.00			\$115,843.05		(\$2,470.11)	\$29.26	\$446.22		\$1,838.24
	09/03/04	MORTGAGE INSURANCE	(\$43.01)			\$115,843.05	(\$43.01)	(\$2,513.12)		\$446.22		\$1,838.24
06/01/03	09/14/04	PAYMENT	\$966.96	\$164.26	\$567.15	\$115,678.79	\$235.55	(\$2,277.57)		\$446.22		\$1,838.24
	09/14/04	SUSPENSE	\$561.04			\$115,678.79		(\$2,277.57)		\$446.22	\$561.04	\$2,399.28
	09/16/04	LATE CHARGE ASSESSED	\$0.00			\$115,678.79		(\$2,277.57)	\$29.26	\$475.48		\$2,399.28
	10/06/04	MORTGAGE INSURANCE	(\$43.01)			\$115,678.79	(\$43.01)	(\$2,320.58)		\$475.48		\$2,399.28
	10/06/04	HOMEOWNERS INSURANCE	(\$654.00)			\$115,678.79	(\$654.00)	(\$2,974.58)		\$475.48		\$2,399.28
07/01/03	10/13/04	PAYMENT	\$0.00	\$165.07	\$566.34	\$115,513.72	\$235.55	(\$2,739.03)		\$475.48	(\$1,933.92)	\$465.36
08/01/03	10/13/04	PAYMENT	\$0.00	\$165.87	\$565.54	\$115,347.85	\$235.55	(\$2,503.48)		\$475.48		\$465.36
	10/13/04	COUNTY TAX	(\$856.76)			\$115,347.85	(\$856.76)	(\$3,360.24)		\$475.48		\$465.36
	10/18/04	LATE CHARGE ASSESSED	\$0.00			\$115,347.85		(\$3,360.24)	\$29.26	\$504.74		\$465.36
	11/05/04	MORTGAGE INSURANCE	(\$43.01)			\$115,347.85	(\$43.01)	(\$3,403.25)		\$504.74		\$465.36
	12/04/04	MORTGAGE INSURANCE	(\$42.27)			\$115,347.85	(\$42.27)	(\$3,445.52)		\$504.74		\$465.36
	01/06/05	MORTGAGE INSURANCE	(\$42.27)			\$115,347.85	(\$42.27)	(\$3,487.79)		\$504.74		\$465.36
09/01/03	01/19/05	PAYMENT	\$1,536.00	\$166.69	\$564.72	\$115,181.16	\$235.55	(\$3,252.24)		\$504.74	\$569.04	\$1,034.40
	02/04/05	MORTGAGE INSURANCE	(\$42.27)			\$115,181.16	(\$42.27)	(\$3,294.51)		\$504.74		\$1,034.40
10/01/03	02/22/05	PAYMENT	\$569.04	\$167.50	\$563.91	\$115,013.66	\$235.55	(\$3,058.96)		\$504.74	(\$397.92)	\$636.48
11/01/03	02/22/05	PAYMENT	\$966.96	\$168.32	\$563.09	\$114,845.34	\$235.55	(\$2,823.41)		\$504.74		\$636.48
12/01/03	03/01/05	PAYMENT	\$1,536.00	\$169.15	\$562.26	\$114,676.19	\$260.03	(\$2,563.38)		\$504.74	\$544.56	\$1,181.04
	03/04/05	MORTGAGE INSURANCE	(\$42.27)			\$114,676.19	(\$42.27)	(\$2,605.65)		\$504.74		\$1,181.04

Due Date	Post Date	Transaction	Transaction Amount	Principal	Interest	Principal Balance	Escrow	Escrow Balance	Late Charge	Late Charge Balance	Unapplied	Unapplied Balance
	04/04/05	MORTGAGE INSURANCE	(\$42.27)			\$114,676.19	(\$42.27)	(\$2,647.92)		\$504.74		\$1,181.04
	04/06/05	COUNTY TAX	(\$957.65)			\$114,676.19	(\$957.65)	(\$3,605.57)		\$504.74		\$1,181.04
	05/05/05	MORTGAGE INSURANCE	(\$42.27)			\$114,676.19	(\$42.27)	(\$3,647.84)		\$504.74		\$1,181.04
	06/04/05	MORTGAGE INSURANCE	(\$42.27)			\$114,676.19	(\$42.27)	(\$3,690.11)		\$504.74		\$1,181.04
	07/02/05	MORTGAGE INSURANCE	(\$42.27)			\$114,676.19	(\$42.27)	(\$3,732.38)		\$504.74		\$1,181.04
01/01/04	07/27/05	PAYMENT	\$1,057.12	\$169.97	\$561.44	\$114,506.22	\$260.03	(\$3,472.35)		\$504.74	\$65.68	\$1,246.72
02/01/04	07/27/05	PAYMENT	\$991.44	\$170.81	\$560.60	\$114,335.41	\$260.03	(\$3,212.32)		\$504.74		\$1,246.72
03/01/04	07/27/05	PAYMENT	\$991.44	\$171.64	\$559.77	\$114,163.77	\$260.03	(\$2,952.29)		\$504.74		\$1,246.72
	08/02/05	MORTGAGE INSURANCE	(\$42.27)			\$114,163.77	(\$42.27)	(\$2,994.56)		\$504.74		\$1,246.72
	09/03/05	MORTGAGE INSURANCE	(\$42.27)			\$114,163.77	(\$42.27)	(\$3,036.83)		\$504.74		\$1,246.72
	09/23/05	SUSPENSE	\$1,532.00			\$114,163.77		(\$3,036.83)		\$504.74	\$1,532.00	\$2,778.72
04/01/04	09/29/05	PAYMENT	(\$0.00)	\$172.48	\$558.93	\$113,991.29	\$260.03	(\$2,776.80)		\$504.74	(\$991.44)	\$1,787.28
05/01/04	10/05/05	PAYMENT	(\$0.00)	\$173.33	\$558.08	\$113,817.96	\$260.03	(\$2,516.77)		\$504.74	(\$991.44)	\$795.84
	10/05/05	MORTGAGE INSURANCE	(\$42.27)			\$113,817.96	(\$42.27)	(\$2,559.04)		\$504.74		\$795.84
	10/06/05	COUNTY TAX	(\$957.66)			\$113,817.96	(\$957.66)	(\$3,516.70)		\$504.74		\$795.84
	10/10/05	HOMEDOWNERS INSURANCE	(\$747.00)			\$113,817.96	(\$747.00)	(\$4,263.70)		\$504.74		\$795.84
	11/04/05	MORTGAGE INSURANCE	(\$42.27)			\$113,817.96	(\$42.27)	(\$4,305.97)		\$504.74		\$795.84
	12/05/05	MORTGAGE INSURANCE	(\$41.49)			\$113,817.96	(\$41.49)	(\$4,347.46)		\$504.74		\$795.84
	01/05/06	MORTGAGE INSURANCE	(\$41.49)			\$113,817.96	(\$41.49)	(\$4,388.95)		\$504.74		\$795.84
	02/08/06	MORTGAGE INSURANCE	(\$41.49)			\$113,817.96	(\$41.49)	(\$4,430.44)		\$504.74		\$795.84
06/01/04	02/23/06	PAYMENT	\$923.56	\$174.18	\$557.23	\$113,643.78	\$260.03	(\$4,170.41)		\$504.74	(\$67.88)	\$727.96
07/01/04	02/23/06	PAYMENT	\$991.44	\$175.03	\$556.38	\$113,468.75	\$260.03	(\$3,910.38)		\$504.74		\$727.96
	03/04/06	MORTGAGE INSURANCE	(\$41.49)			\$113,468.75	(\$41.49)	(\$3,951.87)		\$504.74		\$727.96
	04/05/06	MORTGAGE INSURANCE	(\$41.49)			\$113,468.75	(\$41.49)	(\$3,993.36)		\$504.74		\$727.96
	04/06/06	COUNTY TAX	(\$1,075.33)			\$113,468.75	(\$1,075.33)	(\$5,068.69)		\$504.74		\$727.96
08/01/04	04/26/06	PAYMENT	\$7,277.00	\$175.89	\$555.52	\$113,292.86	\$260.03	(\$4,808.66)		\$504.74	\$6,285.56	\$7,013.52
09/01/04	04/28/06	PAYMENT	(\$0.00)	\$176.75	\$554.66	\$113,116.11	\$260.03	(\$4,548.69)		\$504.74	(\$991.44)	\$6,022.08
10/01/04	05/03/06	PAYMENT	(\$0.00)	\$177.61	\$553.80	\$112,938.50	\$260.03	(\$4,288.60)		\$504.74	(\$991.44)	\$5,030.64
	05/05/06	MORTGAGE INSURANCE	(\$41.49)			\$112,938.50	(\$41.49)	(\$4,330.09)		\$504.74		\$5,030.64
11/01/04	05/09/06	PAYMENT	\$0.00	\$178.48	\$552.93	\$112,760.02	\$260.03	(\$4,070.06)		\$504.74	(\$3,965.76)	\$1,064.88
12/01/04	05/09/06	PAYMENT	\$0.00	\$179.36	\$552.05	\$112,580.66	\$260.03	(\$3,810.03)		\$504.74		\$1,064.88
01/01/05	05/09/06	PAYMENT	\$0.00	\$180.23	\$551.18	\$112,400.43	\$260.03	(\$3,550.00)		\$504.74		\$1,064.88
02/01/05	05/09/06	PAYMENT	\$0.00	\$181.12	\$550.29	\$112,219.31	\$260.03	(\$3,289.97)		\$504.74		\$1,064.88
	06/05/06	MORTGAGE INSURANCE	(\$41.49)			\$112,219.31	(\$41.49)	(\$3,331.46)		\$504.74		\$1,064.88
	07/03/06	MORTGAGE INSURANCE	(\$41.49)			\$112,219.31	(\$41.49)	(\$3,372.95)		\$504.74		\$1,064.88
03/01/05	07/25/06	PAYMENT	\$1,081.12	\$182.00	\$549.41	\$112,037.31	\$260.03	(\$3,112.92)		\$504.74	\$89.68	\$1,154.56
04/01/05	07/25/06	PAYMENT	\$970.97	\$182.89	\$548.52	\$111,854.42	\$239.56	(\$2,873.36)		\$504.74		\$1,154.56
05/01/05	07/25/06	PAYMENT	\$1,011.91	\$183.79	\$547.62	\$111,670.63	\$280.50	(\$2,592.86)		\$504.74		\$1,154.56
	08/04/06	MORTGAGE INSURANCE	(\$41.49)			\$111,670.63	(\$41.49)	(\$2,634.35)		\$504.74		\$1,154.56
06/01/05	08/15/06	PAYMENT	\$0.00	\$184.69	\$546.72	\$111,485.94	\$239.56	(\$2,394.79)		\$504.74	(\$970.97)	\$183.59
	09/02/06	MORTGAGE INSURANCE	(\$41.49)			\$111,485.94	(\$41.49)	(\$2,436.28)		\$504.74		\$183.59
	10/04/06	MORTGAGE INSURANCE	(\$41.49)			\$111,485.94	(\$41.49)	(\$2,477.77)		\$504.74		\$183.59
	10/04/06	COUNTY TAX	(\$1,075.34)			\$111,485.94	(\$1,075.34)	(\$3,553.11)		\$504.74		\$183.59
	10/11/06	HOMEDOWNERS INSURANCE	(\$749.00)			\$111,485.94	(\$749.00)					\$183.59



Due	Post		Transaction			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date		Transaction	Amount	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied
07/01/05	10/24/06		PAYMENT	\$1,106.06	\$185.59	\$545.82	\$111,300.35	\$239.56	(\$4,062.55)		\$504.74	\$135.09
08/01/05	10/24/06		PAYMENT	\$970.97	\$186.50	\$544.91	\$111,113.85	\$239.56	(\$3,822.99)		\$504.74	\$318.68
09/01/05	10/24/06		PAYMENT	\$970.97	\$187.42	\$543.99	\$110,926.43	\$239.56	(\$3,583.43)		\$504.74	\$318.68
	11/04/06		MORTGAGE INSURANCE	(\$41.49)			\$110,926.43	(\$41.49)	(\$3,624.92)		\$504.74	\$318.68
	12/04/06		MORTGAGE INSURANCE	(\$40.65)			\$110,926.43	(\$40.65)	(\$3,665.57)		\$504.74	\$318.68
10/01/05	12/26/06		PAYMENT	\$1,145.39	\$188.33	\$543.08	\$110,738.10	\$239.56	(\$3,426.01)		\$504.74	\$174.42
11/01/05	12/26/06		PAYMENT	\$970.97	\$189.25	\$542.16	\$110,548.85	\$239.56	(\$3,186.45)		\$504.74	\$493.10
12/01/05	12/26/06		PAYMENT	\$970.97	\$190.18	\$541.23	\$110,358.67	\$239.56	(\$2,946.89)		\$504.74	\$493.10
	12/26/06		SUSPENSE	\$3,008.67			\$110,358.67		(\$2,946.89)		\$504.74	\$3,008.67
01/01/06	01/03/07		PAYMENT	\$0.00	\$191.11	\$540.30	\$110,167.56	\$239.56	(\$2,707.33)		\$504.74	(\$970.97)
	01/04/07		MORTGAGE INSURANCE	(\$40.65)			\$110,167.56	(\$40.65)	(\$2,747.98)		\$504.74	\$2,530.80
02/01/06	01/17/07		PAYMENT	\$0.00	\$192.05	\$539.36	\$109,975.51	\$239.56	(\$2,508.42)		\$504.74	(\$970.97)
	02/02/07		MORTGAGE INSURANCE	(\$40.65)			\$109,975.51	(\$40.65)	(\$2,549.07)		\$504.74	\$1,559.83
	03/05/07		MORTGAGE INSURANCE	(\$40.65)			\$109,975.51	(\$40.65)	(\$2,589.72)		\$504.74	\$1,559.83
	04/04/07		MORTGAGE INSURANCE	(\$40.65)			\$109,975.51	(\$40.65)	(\$2,630.37)		\$504.74	\$1,559.83
	04/10/07		COUNTY TAX	(\$1,155.16)			\$109,975.51	(\$1,155.16)	(\$3,785.53)		\$504.74	\$1,559.83
	05/04/07		MORTGAGE INSURANCE	(\$40.65)			\$109,975.51	(\$40.65)	(\$3,826.18)		\$504.74	\$1,559.83
03/01/06	05/29/07		PAYMENT	\$0.00	\$192.99	\$538.42	\$109,782.52	\$239.56	(\$3,586.62)		\$504.74	(\$970.97)
	06/02/07		MORTGAGE INSURANCE	(\$40.65)			\$109,782.52	(\$40.65)	(\$3,627.27)		\$504.74	\$588.86
04/01/06	06/21/07		PAYMENT	\$897.09	\$193.93	\$537.48	\$109,588.59	\$239.56	(\$3,387.71)		\$504.74	(\$73.88)
05/01/06	06/21/07		PAYMENT	\$970.97	\$194.88	\$536.53	\$109,393.71	\$239.56	(\$3,148.15)		\$504.74	\$514.98
06/01/06	06/21/07		PAYMENT	\$970.97	\$195.84	\$535.57	\$109,197.87	\$239.56	(\$2,908.59)		\$504.74	\$514.98
07/01/06	06/21/07		PAYMENT	\$970.97	\$196.80	\$534.61	\$109,001.07	\$239.56	(\$2,669.03)		\$504.74	\$514.98
	07/03/07		MORTGAGE INSURANCE	(\$40.65)			\$109,001.07	(\$40.65)	(\$2,709.68)		\$504.74	\$514.98
	08/04/07		MORTGAGE INSURANCE	(\$40.65)			\$109,001.07	(\$40.65)	(\$2,750.33)		\$504.74	\$514.98
08/01/06	08/23/07		PAYMENT	\$1,612.88	\$197.76	\$533.65	\$108,803.31	\$239.56	(\$2,510.77)		\$504.74	\$641.91
	09/04/07		MORTGAGE INSURANCE	(\$40.65)			\$108,803.31	(\$40.65)	(\$2,551.42)		\$504.74	\$1,156.89
	09/12/07		LATE CHARGE PAID	\$0.00			\$108,803.31		(\$2,551.42)	(\$175.56)	\$329.18	(\$175.56)
09/01/06	09/19/07		PAYMENT	\$1,066.25	\$198.73	\$532.68	\$108,604.58	\$334.84	(\$2,216.58)		\$329.18	\$981.33
10/01/06	09/19/07		PAYMENT	\$1,189.74	\$199.70	\$531.71	\$108,404.88	\$334.84	(\$1,881.74)		\$329.18	\$123.49
	10/04/07		MORTGAGE INSURANCE	(\$40.65)			\$108,404.88	(\$40.65)	(\$1,922.39)		\$329.18	\$1,104.82
	10/08/07		COUNTY TAX	(\$1,155.16)			\$108,404.88	(\$1,155.16)	(\$3,077.55)		\$329.18	\$1,104.82
	10/09/07		HOMEOWNERS INSURANCE	(\$1,135.00)			\$108,404.88	(\$1,135.00)	(\$4,212.55)		\$329.18	\$1,104.82
11/01/06	10/18/07		PAYMENT	\$153.50	\$200.68	\$530.73	\$108,204.20	\$334.84	(\$3,877.71)		\$329.18	(\$912.75)
12/01/06	10/18/07		PAYMENT	\$1,066.25	\$201.66	\$529.75	\$108,002.54	\$334.84	(\$3,542.87)		\$329.18	\$192.07
01/01/07	10/18/07		PAYMENT	\$1,066.25	\$202.65	\$528.76	\$107,799.89	\$334.84	(\$3,208.03)		\$329.18	\$192.07
	11/05/07		MORTGAGE INSURANCE	(\$40.65)			\$107,799.89	(\$40.65)	(\$3,248.68)		\$329.18	\$192.07
	11/16/07		LATE CHARGE ASSESSED	\$0.00			\$107,799.89		(\$3,248.68)	\$29.26	\$358.44	\$192.07
	11/30/07		SUSPENSE	\$1,027.42			\$107,799.89		(\$3,248.68)		\$358.44	\$1,027.42
	12/05/07		MORTGAGE INSURANCE	(\$39.75)			\$107,799.89	(\$39.75)	(\$3,288.43)		\$358.44	\$1,219.49
02/01/07	12/13/07		PAYMENT	\$1,018.01	\$203.64	\$527.77	\$107,596.25	\$334.84	(\$2,953.59)		\$358.44	(\$48.24)
03/01/07	12/13/07		PAYMENT	\$1,066.25	\$204.64	\$526.77	\$107,391.61	\$334.84	(\$2,618.75)		\$358.44	\$1,171.25
	12/13/07		SUSPENSE	\$698.32			\$107,391.61		(\$2,618.75)		\$358.44	\$698.32
	01/04/08		MORTGAGE INSURANCE	(\$39.75)			\$107,391.61	(\$39.75)	(\$2,658.50)		\$358.44	\$1,869.57

Due	Post	Transaction	Transaction			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date	Transaction	Amount	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	02/04/08	MORTGAGE INSURANCE	(\$39.75)			\$107,391.61	(\$39.75)	(\$2,698.25)		\$358.44		\$1,869.57
	03/05/08	MORTGAGE INSURANCE	(\$39.75)			\$107,391.61	(\$39.75)	(\$2,738.00)		\$358.44		\$1,869.57
	04/03/08	CORP ADVANCE	(\$873.77)			\$107,391.61		(\$2,738.00)		\$358.44	(\$873.77)	\$995.80
	04/04/08	MORTGAGE INSURANCE	(\$39.75)			\$107,391.61	(\$39.75)	(\$2,777.75)		\$358.44		\$995.80
	04/07/08	COUNTY TAX	(\$1,155.39)			\$107,391.61	(\$1,155.39)	(\$3,933.14)		\$358.44		\$995.80
	05/05/08	MORTGAGE INSURANCE	(\$39.75)			\$107,391.61	(\$39.75)	(\$3,972.89)		\$358.44		\$995.80
04/01/07	05/09/08	PAYMENT	\$1,087.50	\$205.64	\$525.77	\$107,185.97	\$334.84	(\$3,638.05)		\$358.44	\$21.25	\$1,017.05
05/01/07	05/09/08	PAYMENT	\$1,066.25	\$206.65	\$524.76	\$106,979.32	\$334.84	(\$3,303.21)		\$358.44		\$1,017.05
06/01/07	05/09/08	PAYMENT	\$1,066.25	\$207.66	\$523.75	\$106,771.66	\$334.84	(\$2,968.37)		\$358.44		\$1,017.05
07/01/07	05/09/08	PAYMENT	\$1,066.25	\$208.67	\$522.74	\$106,562.99	\$334.84	(\$2,633.53)		\$358.44		\$1,017.05
	06/04/08	MORTGAGE INSURANCE	(\$39.75)			\$106,562.99	(\$39.75)	(\$2,673.28)		\$358.44		\$1,017.05
	07/03/08	MORTGAGE INSURANCE	(\$39.75)			\$106,562.99	(\$39.75)	(\$2,713.03)		\$358.44		\$1,017.05
	08/04/08	MORTGAGE INSURANCE	(\$39.75)			\$106,562.99	(\$39.75)	(\$2,752.78)		\$358.44		\$1,017.05
	09/04/08	MORTGAGE INSURANCE	(\$39.75)			\$106,562.99	(\$39.75)	(\$2,792.53)		\$358.44		\$1,017.05
08/01/07	09/11/08	PAYMENT	\$1,714.50	\$209.70	\$521.71	\$106,353.29	\$334.84	(\$2,457.69)		\$358.44	\$648.25	\$1,665.30
	10/03/08	MORTGAGE INSURANCE	(\$39.75)			\$106,353.29	(\$39.75)	(\$2,497.44)		\$358.44		\$1,665.30
	10/07/08	HOMEOWNERS INSURANCE	(\$1,084.00)			\$106,353.29	(\$1,084.00)	(\$3,581.44)		\$358.44		\$1,665.30
	10/09/08	COUNTY TAX	(\$1,155.40)			\$106,353.29	(\$1,155.40)	(\$4,736.84)		\$358.44		\$1,665.30
09/01/07	10/10/08	PAYMENT	\$155.55	\$210.72	\$520.69	\$106,142.57	\$334.84	(\$4,402.00)		\$358.44	(\$910.70)	\$754.60
10/01/07	10/10/08	PAYMENT	\$1,066.25	\$211.75	\$519.66	\$105,930.82	\$334.84	(\$4,067.16)		\$358.44		\$754.60
11/01/07	10/10/08	PAYMENT	\$1,066.25	\$212.79	\$518.62	\$105,718.03	\$334.84	(\$3,732.32)		\$358.44		\$754.60
12/01/07	10/10/08	PAYMENT	\$1,042.13	\$213.83	\$517.58	\$105,504.20	\$310.72	(\$3,421.60)		\$358.44		\$754.60
01/01/08	10/10/08	PAYMENT	\$1,090.37	\$214.88	\$516.53	\$105,289.32	\$358.96	(\$3,062.64)		\$358.44		\$754.60
	10/10/08	SUSPENSE	\$1,199.20			\$105,289.32		(\$3,062.64)		\$358.44	\$1,199.20	\$1,953.80
02/01/08	10/15/08	PAYMENT	\$0.00	\$215.93	\$515.48	\$105,073.39	\$310.72	(\$2,751.92)		\$358.44	(\$1,042.13)	\$911.67
	11/05/08	MORTGAGE INSURANCE	(\$39.75)			\$105,073.39	(\$39.75)	(\$2,791.67)		\$358.44		\$911.67
	12/04/08	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$2,830.47)		\$358.44		\$911.67
	01/05/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$2,869.27)		\$358.44		\$911.67
	02/05/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$2,908.07)		\$358.44		\$911.67
	03/05/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$2,946.87)		\$358.44		\$911.67
	03/16/09	ESCROW PAID	\$0.00			\$105,073.39	\$911.67	(\$2,035.20)		\$358.44	(\$911.67)	\$0.00
	04/03/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$2,074.00)		\$358.44		\$0.00
	04/04/09	COUNTY TAX	(\$1,098.92)			\$105,073.39	(\$1,098.92)	(\$3,172.92)		\$358.44		\$0.00
	05/04/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$3,211.72)		\$358.44		\$0.00
	06/04/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$3,250.52)		\$358.44		\$0.00
	07/02/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$3,289.32)		\$358.44		\$0.00
	08/05/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$3,328.12)		\$358.44		\$0.00
	09/16/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$3,366.92)		\$358.44		\$0.00
	10/01/09	COUNTY TAX	(\$1,098.93)			\$105,073.39	(\$1,098.93)	(\$4,465.85)		\$358.44		\$0.00
	10/05/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$4,504.65)		\$358.44		\$0.00
	10/07/09	HOMEOWNERS INSURANCE	(\$1,386.00)			\$105,073.39	(\$1,386.00)	(\$5,890.65)		\$358.44		\$0.00
	11/05/09	MORTGAGE INSURANCE	(\$38.80)			\$105,073.39	(\$38.80)	(\$5,929.45)		\$358.44		\$0.00
	12/04/09	MORTGAGE INSURANCE	(\$37.78)			\$105,073.39	(\$37.78)	(\$5,967.23)		\$358.44		\$0.00
	01/04/10	MORTGAGE INSURANCE	(\$37.78)			\$105,073.39	(\$37.78)					\$0.00



Due	Post	Transaction	Transaction			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date	Transaction	Amount	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
	02/04/10	MORTGAGE INSURANCE	(\$37.78)			\$105,073.39	(\$37.78)	(\$6,042.79)		\$358.44		\$0.00
	03/04/10	MORTGAGE INSURANCE	(\$37.78)			\$105,073.39	(\$37.78)	(\$6,080.57)		\$358.44		\$0.00
	03/19/10	LOAN MAINTENANCE	\$0.00	(\$26,939.04)		\$132,012.43		(\$6,080.57)		\$358.44		\$0.00
	03/19/10	ESCROW PAID	\$8,133.35			\$132,012.43	\$8,133.35	\$2,052.78		\$358.44		\$0.00
	03/29/10	DISBURSEMENT TO MORTGAGOR	(\$221.13)			\$132,012.43	(\$221.13)	\$1,831.65		\$358.44		\$0.00
	03/30/10	LATE CHARGE WAIVED	\$0.00			\$132,012.43		\$1,831.65	(\$358.44)	\$0.00		\$0.00
	04/02/10	MORTGAGE INSURANCE	(\$37.78)			\$132,012.43	(\$37.78)	\$1,793.87		\$0.00		\$0.00
	04/07/10	COUNTY TAX	(\$1,237.81)			\$132,012.43	(\$1,237.81)	\$556.06		\$0.00		\$0.00
05/01/10	04/29/10	PAYMENT	\$1,085.99	\$144.49	\$605.06	\$131,867.94	\$336.44	\$892.50		\$0.00		\$0.00
	04/29/10	PRINCIPAL PAYMENT	\$0.01	\$0.01		\$131,867.93		\$892.50		\$0.00		\$0.00
	05/05/10	MORTGAGE INSURANCE	(\$37.78)			\$131,867.93	(\$37.78)	\$854.72		\$0.00		\$0.00
	06/04/10	MORTGAGE INSURANCE	(\$37.78)			\$131,867.93	(\$37.78)	\$816.94		\$0.00		\$0.00
	06/16/10	LATE CHARGE ASSESSED	\$0.00			\$131,867.93		\$816.94	\$29.98	\$29.98		\$0.00
06/01/10	06/30/10	PAYMENT	\$1,115.97	\$145.16	\$604.39	\$131,722.77	\$336.44	\$1,153.38	(\$29.98)	\$0.00		\$0.00
	06/30/10	PRINCIPAL PAYMENT	\$10.03	\$10.03		\$131,712.74		\$1,153.38		\$0.00		\$0.00
	07/05/10	MORTGAGE INSURANCE	(\$37.78)			\$131,712.74	(\$37.78)	\$1,115.60		\$0.00		\$0.00
	07/16/10	LATE CHARGE ASSESSED	\$0.00			\$131,712.74		\$1,115.60	\$29.98	\$29.98		\$0.00
07/01/10	07/27/10	PAYMENT	\$1,085.99	\$145.87	\$603.68	\$131,566.87	\$336.44	\$1,452.04		\$29.98		\$0.00
	08/04/10	MORTGAGE INSURANCE	(\$37.78)			\$131,566.87	(\$37.78)	\$1,414.26		\$29.98		\$0.00
	08/16/10	LATE CHARGE ASSESSED	\$0.00			\$131,566.87		\$1,414.26	\$29.98	\$59.96		\$0.00
	09/04/10	MORTGAGE INSURANCE	(\$37.78)			\$131,566.87	(\$37.78)	\$1,376.48		\$59.96		\$0.00
	09/16/10	LATE CHARGE ASSESSED	\$0.00			\$131,566.87		\$1,376.48	\$29.98	\$89.94		\$0.00
08/01/10	09/17/10	PAYMENT	\$1,171.74	\$146.54	\$603.01	\$131,420.33	\$336.44	\$1,712.92	(\$85.75)	\$4.19		\$0.00
09/01/10	09/17/10	PAYMENT	\$1,128.26	\$147.21	\$602.34	\$131,273.12	\$378.71	\$2,091.63		\$4.19		\$0.00
	09/24/10	COUNTY TAX	(\$1,237.82)			\$131,273.12	(\$1,237.82)	\$853.81		\$4.19		\$0.00
	10/04/10	MORTGAGE INSURANCE	(\$37.78)			\$131,273.12	(\$37.78)	\$816.03		\$4.19		\$0.00
	10/07/10	HOMEOWNERS INSURANCE	(\$1,508.00)			\$131,273.12	(\$1,508.00)	(\$691.97)		\$4.19		\$0.00
	10/18/10	LATE CHARGE ASSESSED	\$0.00			\$131,273.12		(\$691.97)	\$29.98	\$34.17		\$0.00
	11/08/10	MORTGAGE INSURANCE	(\$37.78)			\$131,273.12	(\$37.78)	(\$729.75)		\$34.17		\$0.00
	11/16/10	LATE CHARGE ASSESSED	\$0.00			\$131,273.12		(\$729.75)	\$29.98	\$64.15		\$0.00
	12/02/10	MORTGAGE INSURANCE	(\$36.69)			\$131,273.12	(\$36.69)	(\$766.44)		\$64.15		\$0.00
	12/16/10	LATE CHARGE ASSESSED	\$0.00			\$131,273.12		(\$766.44)	\$29.98	\$94.13		\$0.00
	12/31/10	SUSPENSE	\$800.00			\$131,273.12		(\$766.44)		\$94.13	\$800.00	\$800.00
	01/05/11	MORTGAGE INSURANCE	(\$36.69)			\$131,273.12	(\$36.69)	(\$803.13)		\$94.13		\$800.00
	01/19/11	LATE CHARGE ASSESSED	\$0.00			\$131,273.12		(\$803.13)	\$29.98	\$124.11		\$800.00
	02/04/11	MORTGAGE INSURANCE	(\$36.69)			\$131,273.12	(\$36.69)	(\$839.82)		\$124.11		\$800.00
	03/04/11	MORTGAGE INSURANCE	(\$36.69)			\$131,273.12	(\$36.69)	(\$876.51)		\$124.11		\$800.00
	03/16/11	CORP ADVANCE	(\$130.44)			\$131,273.12		(\$876.51)		\$124.11	(\$130.44)	\$669.56
10/01/10	03/16/11	PAYMENT	\$458.70	\$147.88	\$601.67	\$131,125.24	\$378.71	(\$497.80)		\$124.11	(\$669.56)	\$0.00
11/01/10	03/16/11	PAYMENT	\$1,128.26	\$148.56	\$600.99	\$130,976.68	\$378.71	(\$119.09)		\$124.11		\$0.00
12/01/10	03/16/11	PAYMENT	\$1,128.26	\$149.24	\$600.31	\$130,827.44	\$378.71	\$259.62		\$124.11		\$0.00
01/01/11	03/16/11	PAYMENT	\$1,128.26	\$149.92	\$599.63	\$130,677.52	\$378.71	\$638.33		\$124.11		\$0.00
02/01/11	03/16/11	PAYMENT	\$1,128.26	\$150.61	\$598.94	\$130,526.91	\$378.71	\$1,017.04		\$124.11		\$0.00
03/01/11	03/16/11	PAYMENT	\$1,128.26	\$151.30	\$598.25	\$130,375.61	\$378.71	\$1,395.75		\$124.11		\$0.00

Due Date	Post Date	Transaction	Transaction Amount	Principal	Interest	Principal Balance	Escrow	Escrow Balance	Late Charge	Late Charge Balance	Unapplied	Unapplied Balance
	03/29/11	COUNTY TAX	(\$1,163.93)			\$130,375.61	(\$1,163.93)	\$231.82		\$124.11		\$0.00
	04/04/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	\$195.13		\$124.11		\$0.00
	04/18/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		\$195.13	\$29.98	\$154.09		\$0.00
	05/05/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	\$158.44		\$154.09		\$0.00
	05/16/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		\$158.44	\$29.98	\$184.07		\$0.00
	06/03/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	\$121.75		\$184.07		\$0.00
	06/16/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		\$121.75	\$29.98	\$214.05		\$0.00
	07/02/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	\$85.06		\$214.05		\$0.00
	07/18/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		\$85.06	\$29.98	\$244.03		\$0.00
	08/04/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	\$48.37		\$244.03		\$0.00
	08/16/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		\$48.37	\$29.98	\$274.01		\$0.00
	08/26/11	HOMEDOWNERS INSURANCE	(\$830.50)			\$130,375.61	(\$830.50)	(\$782.13)		\$274.01		\$0.00
	09/03/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	(\$818.82)		\$274.01		\$0.00
	09/06/11	HOMEDOWNERS INSURANCE	(\$80.91)			\$130,375.61	(\$80.91)	(\$899.73)		\$274.01		\$0.00
	09/16/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$899.73)	\$29.98	\$303.99		\$0.00
	09/23/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	(\$936.42)		\$303.99		\$0.00
	09/23/11	COUNTY TAX	(\$1,163.93)			\$130,375.61	(\$1,163.93)	(\$2,100.35)		\$303.99		\$0.00
	10/17/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$2,100.35)	\$29.98	\$333.97		\$0.00
	11/04/11	MORTGAGE INSURANCE	(\$36.69)			\$130,375.61	(\$36.69)	(\$2,137.04)		\$333.97		\$0.00
	11/16/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$2,137.04)	\$29.98	\$363.95		\$0.00
	12/05/11	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$2,172.57)		\$363.95		\$0.00
	12/12/11	LATE CHARGE WAIVED	\$0.00			\$130,375.61		(\$2,172.57)	(\$363.95)	\$0.00		\$0.00
	12/16/11	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$2,172.57)	\$29.98	\$29.98		\$0.00
	12/20/11	LATE CHARGE REVERSAL	\$0.00			\$130,375.61		(\$2,172.57)	\$943.35	\$973.33	\$943.35	\$943.35
	12/21/11	CORP ADVANCE	(\$943.35)			\$130,375.61		(\$2,172.57)		\$973.33	(\$943.35)	\$0.00
	12/21/11	LATE CHARGE WAIVED	\$0.00			\$130,375.61		(\$2,172.57)	(\$943.35)	\$29.98		\$0.00
	01/05/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$2,208.10)		\$29.98		\$0.00
	01/17/12	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$2,208.10)	\$29.98	\$59.96		\$0.00
	02/03/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$2,243.63)		\$59.96		\$0.00
	02/16/12	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$2,243.63)	\$29.98	\$89.94		\$0.00
	03/02/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$2,279.16)		\$89.94		\$0.00
	03/16/12	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$2,279.16)	\$29.98	\$119.92		\$0.00
	03/27/12	COUNTY TAX	(\$1,112.59)			\$130,375.61	(\$1,112.59)	(\$3,391.75)		\$119.92		\$0.00
	04/04/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$3,427.28)		\$119.92		\$0.00
	04/16/12	LATE CHARGE ASSESSED	\$0.00			\$130,375.61		(\$3,427.28)	\$29.98	\$149.90		\$0.00
	05/04/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$3,462.81)		\$149.90		\$0.00
	06/02/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$3,498.34)		\$149.90		\$0.00
	07/03/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$3,533.87)		\$149.90		\$0.00
	07/03/12	HOMEDOWNERS INSURANCE	(\$1,068.83)			\$130,375.61	(\$1,068.83)	(\$4,602.70)		\$149.90		\$0.00
	08/03/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$4,638.23)		\$149.90		\$0.00
	09/04/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$4,673.76)		\$149.90		\$0.00
	10/01/12	COUNTY TAX	(\$1,112.59)			\$130,375.61	(\$1,112.59)	(\$5,786.35)		\$149.90		\$0.00
	10/02/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)	(\$5,821.88)		\$149.90		\$0.00
	11/02/12	MORTGAGE INSURANCE	(\$35.53)			\$130,375.61	(\$35.53)					\$0.00




Due Date	Post Date	Transaction	Transaction Amount	Principal	Interest	Principal Balance	Escrow	Escrow Balance	Late Charge	Late Charge Balance	Unapplied	Unapplied Balance
	11/27/12	LATE CHARGE WAIVED	\$0.00			\$130,375.61		(\$5,857.41)	(\$149.90)	\$0.00		\$0.00
	12/03/12	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$5,891.70)		\$0.00		\$0.00
	01/04/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$5,925.99)		\$0.00		\$0.00
	01/10/13	SUSPENSE	\$1,012.88			\$130,375.61		(\$5,925.99)		\$0.00	\$1,012.88	\$1,012.88
	02/02/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$5,960.28)		\$0.00		\$1,012.88
	03/02/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$5,994.57)		\$0.00		\$1,012.88
	03/27/13	COUNTY TAX	(\$1,086.10)			\$130,375.61	(\$1,086.10)	(\$7,080.67)		\$0.00		\$1,012.88
	04/04/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$7,114.96)		\$0.00		\$1,012.88
	05/03/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$7,149.25)		\$0.00		\$1,012.88
	06/03/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$7,183.54)		\$0.00		\$1,012.88
	07/01/13	HOMEOWNERS INSURANCE	(\$1,563.95)			\$130,375.61	(\$1,563.95)	(\$8,747.49)		\$0.00		\$1,012.88
	07/02/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$8,781.78)		\$0.00		\$1,012.88
	08/03/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$8,816.07)		\$0.00		\$1,012.88
	09/04/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$8,850.36)		\$0.00		\$1,012.88
	10/01/13	COUNTY TAX	(\$1,086.10)			\$130,375.61	(\$1,086.10)	(\$9,936.46)		\$0.00		\$1,012.88
	10/04/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$9,970.75)		\$0.00		\$1,012.88
	11/02/13	MORTGAGE INSURANCE	(\$34.29)			\$130,375.61	(\$34.29)	(\$10,005.04)		\$0.00		\$1,012.88
	12/03/13	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$10,038.01)		\$0.00		\$1,012.88
	01/03/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$10,070.98)		\$0.00		\$1,012.88
	02/03/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$10,103.95)		\$0.00		\$1,012.88
	03/03/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$10,136.92)		\$0.00		\$1,012.88
	03/25/14	COUNTY TAX	(\$1,054.51)			\$130,375.61	(\$1,054.51)	(\$11,191.43)		\$0.00		\$1,012.88
	04/04/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$11,224.40)		\$0.00		\$1,012.88
	05/02/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$11,257.37)		\$0.00		\$1,012.88
	06/04/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$11,290.34)		\$0.00		\$1,012.88
	07/03/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$11,323.31)		\$0.00		\$1,012.88
	07/08/14	HOMEOWNERS INSURANCE	(\$1,719.35)			\$130,375.61	(\$1,719.35)	(\$13,042.66)		\$0.00		\$1,012.88
	08/02/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$13,075.63)		\$0.00		\$1,012.88
	09/04/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$13,108.60)		\$0.00		\$1,012.88
	09/30/14	COUNTY TAX	(\$1,054.51)			\$130,375.61	(\$1,054.51)	(\$14,163.11)		\$0.00		\$1,012.88
	10/03/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$14,196.08)		\$0.00		\$1,012.88
	11/03/14	MORTGAGE INSURANCE	(\$32.97)			\$130,375.61	(\$32.97)	(\$14,229.05)		\$0.00		\$1,012.88
	12/04/14	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$14,260.61)		\$0.00		\$1,012.88
	01/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$14,292.17)		\$0.00		\$1,012.88
	02/04/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$14,323.73)		\$0.00		\$1,012.88
	03/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$14,355.29)		\$0.00		\$1,012.88
	03/26/15	COUNTY TAX	(\$1,191.32)			\$130,375.61	(\$1,191.32)	(\$15,546.61)		\$0.00		\$1,012.88
	04/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$15,578.17)		\$0.00		\$1,012.88
	05/02/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$15,609.73)		\$0.00		\$1,012.88
	06/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$15,641.29)		\$0.00		\$1,012.88
	07/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$15,672.85)		\$0.00		\$1,012.88
	07/07/15	HOMEOWNERS INSURANCE	(\$1,882.54)			\$130,375.61	(\$1,882.54)	(\$17,555.39)		\$0.00		\$1,012.88
	08/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$17,586.95)		\$0.00		\$1,012.88
	09/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$17,618.51)		\$0.00		\$1,012.88

Due Date	Post Date	Transaction	Transaction Amount	Principal	Interest	Principal Balance	Escrow	Escrow Balance	Late Charge	Late Charge Balance	Unapplied	Unapplied Balance
	09/28/15	COUNTY TAX	(\$1,191.33)			\$130,375.61	(\$1,191.33)	(\$18,809.84)		\$0.00		\$1,012.88
	10/02/15	MORTGAGE INSURANCE	(\$31.56)			\$130,375.61	(\$31.56)	(\$18,841.40)		\$0.00		\$1,012.88
	11/02/15	SUSPENSE	\$1,260.04			\$130,375.61		(\$18,841.40)		\$0.00	\$1,260.04	\$2,272.92
04/01/11	11/02/15	PAYMENT	\$0.00	\$152.00	\$597.55	\$130,223.61	\$378.71	(\$18,462.69)		\$0.00	(\$2,256.52)	\$16.40
05/01/11	11/02/15	PAYMENT	\$0.00	\$152.69	\$596.86	\$130,070.92	\$378.71	(\$18,083.98)		\$0.00		\$16.40
	11/03/15	MORTGAGE INSURANCE	(\$31.56)			\$130,070.92	(\$31.56)	(\$18,115.54)		\$0.00		\$16.40
	12/03/15	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$18,145.60)		\$0.00		\$16.40
	01/04/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$18,175.66)		\$0.00		\$16.40
	02/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$18,205.72)		\$0.00		\$16.40
	03/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$18,235.78)		\$0.00		\$16.40
	03/28/16	COUNTY TAX	(\$1,256.44)			\$130,070.92	(\$1,256.44)	(\$19,492.22)		\$0.00		\$16.40
	04/02/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$19,522.28)		\$0.00		\$16.40
	05/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$19,552.34)		\$0.00		\$16.40
	06/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$19,582.40)		\$0.00		\$16.40
	07/02/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$19,612.46)		\$0.00		\$16.40
	07/05/16	HOMEOWNERS INSURANCE	(\$1,586.91)			\$130,070.92	(\$1,586.91)	(\$21,199.37)		\$0.00		\$16.40
	08/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$21,229.43)		\$0.00		\$16.40
	09/02/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$21,259.49)		\$0.00		\$16.40
	09/29/16	COUNTY TAX	(\$1,256.44)			\$130,070.92	(\$1,256.44)	(\$22,515.93)		\$0.00		\$16.40
	10/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$22,545.99)		\$0.00		\$16.40
	11/03/16	MORTGAGE INSURANCE	(\$30.06)			\$130,070.92	(\$30.06)	(\$22,576.05)		\$0.00		\$16.40
	12/02/16	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$22,604.50)		\$0.00		\$16.40
	01/04/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$22,632.95)		\$0.00		\$16.40
	02/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$22,661.40)		\$0.00		\$16.40
	03/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$22,689.85)		\$0.00		\$16.40
	04/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$22,718.30)		\$0.00		\$16.40
	04/05/17	COUNTY TAX	(\$1,339.62)			\$130,070.92	(\$1,339.62)	(\$24,057.92)		\$0.00		\$16.40
	05/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$24,086.37)		\$0.00		\$16.40
	06/02/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$24,114.82)		\$0.00		\$16.40
	07/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$24,143.27)		\$0.00		\$16.40
	07/03/17	HOMEOWNERS INSURANCE	(\$1,624.01)			\$130,070.92	(\$1,624.01)	(\$25,767.28)		\$0.00		\$16.40
	08/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$25,795.73)		\$0.00		\$16.40
	09/02/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$25,824.18)		\$0.00		\$16.40
	10/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$25,852.63)		\$0.00		\$16.40
	10/13/17	COUNTY TAX	(\$1,339.63)			\$130,070.92	(\$1,339.63)	(\$27,192.26)		\$0.00		\$16.40
	11/03/17	MORTGAGE INSURANCE	(\$28.45)			\$130,070.92	(\$28.45)	(\$27,220.71)		\$0.00		\$16.40
	12/02/17	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)	(\$27,247.45)		\$0.00		\$16.40
	01/03/18	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)	(\$27,274.19)		\$0.00		\$16.40
	02/02/18	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)	(\$27,300.93)		\$0.00		\$16.40
	03/02/18	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)	(\$27,327.67)		\$0.00		\$16.40
	04/03/18	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)	(\$27,354.41)		\$0.00		\$16.40
	04/09/18	COUNTY TAX	(\$1,474.17)			\$130,070.92	(\$1,474.17)	(\$28,828.58)		\$0.00		\$16.40
	05/03/18	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)	(\$28,855.32)		\$0.00		\$16.40
	06/02/18	MORTGAGE INSURANCE	(\$26.74)			\$130,070.92	(\$26.74)			\$0.00		\$16.40



Due	Post	Transaction	Transaction			Principal		Escrow	Late	Late Charge		Unapplied
Date	Date	Transaction	Amount	Principal	Interest	Balance	Escrow	Balance	Charge	Balance	Unapplied	Balance
* 06/13/18	06/13/18	LOAN MAINTENANCE	\$0.00	\$2,871.28		\$127,199.64		(\$28,882.06)		\$0.00		\$16.40
* 06/13/18	06/13/18	DUE DATE ADJUST	\$0.00			\$127,199.64		(\$28,882.06)		\$0.00		\$16.40
* 06/13/18	06/13/18	ESCROW PAID	\$5,512.99			\$127,199.64	\$5,512.99	(\$23,369.07)		\$0.00		\$16.40
	07/02/18	HOMOWNERS INSURANCE	(\$1,694.33)			\$127,199.64	(\$1,694.33)	(\$25,063.40)		\$0.00		\$16.40
	07/04/18	MORTGAGE INSURANCE	(\$26.74)			\$127,199.64	(\$26.74)	(\$25,090.14)		\$0.00		\$16.40
	08/03/18	MORTGAGE INSURANCE	(\$26.74)			\$127,199.64	(\$26.74)	(\$25,116.88)		\$0.00		\$16.40
	09/03/18	MORTGAGE INSURANCE	(\$26.74)			\$127,199.64	(\$26.74)	(\$25,143.62)		\$0.00		\$16.40
	10/03/18	MORTGAGE INSURANCE	(\$26.74)			\$127,199.64	(\$26.74)	(\$25,170.36)		\$0.00		\$16.40
	10/12/18	COUNTY TAX	(\$1,474.18)			\$127,199.64	(\$1,474.18)	(\$26,644.54)		\$0.00		\$16.40
	11/02/18	MORTGAGE INSURANCE	(\$26.74)			\$127,199.64	(\$26.74)	(\$26,671.28)		\$0.00		\$16.40


 6/13/18 - Due Date Adjusted
 Principal Balance Reduced